

2010

Missouri

Medical Malpractice Insurance Report

**Statistics Section
August 2011**



DIFP

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10. ***Missouri Health Maintenance Organization Report***
summary information: <http://insurance.mo.gov/reports/hmo/>

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1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

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Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The DIFP makes every possible effort to make sure these data are accurate and complete. However, the accuracy of this report depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

As a caveat, readers are cautioned that claims covered by self-insureds and largely unregulated surplus lines companies and risk retention groups have historically been underreported. One large self-insurer only recently began reporting claims information. Since claims incurred by this entity are not available for the years prior to 2007, they have been omitted from all figures and tables in this report.

Additional information is derived from the Page 19 supplement to the annual statement. These data contain information about market segment, volume of business, market share, losses and expenses.

Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

Premium Written vs. Premium Earned

Premium Written: The cost of coverage for the full policy term, reported as of December 31st of the year in which a policy is issued, regardless of whether the policy term extends to future years. Written premium for a year includes premium adjustments, such as cancellations and changes in coverage, during the year for policies issued in the prior year.

Premium Earned: The dollar amount associated with the portion of the policy term that has elapsed by year-end.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1st, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned

premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

Paid Losses vs. Incurred Losses

Paid Losses: The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical malpractice, paid losses may correspond to claims that were first opened (perhaps many) years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

Incurred Losses Paid losses plus the change in loss reserves for the year. Reserves are insurers’ expectations about how much will eventually be paid out on claims incurred during the year. This amount includes estimates about the eventual cost of pending claims. Incurred losses also include estimates of losses that have been incurred but not yet reported to the insurer (called “incurred but not reported,” or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won’t be known with certainty until many years in the future, when all pending claims are closed.

Components of Profitability

Loss Ratio: The ratio of incurred losses to earned premium.

Defense and cost containment expenses: The costs associated with adjudicating a claim, such as legal defense costs or payments for expert testimony.

Adjusting and other expenses: Additional expenses associated with administering a claim, such as salaries for claims personnel and overhead.

Loss adjustment expenses: Defense and cost containment expenses plus adjusting and other expenses. Loss adjustment costs are the most significant expense component for medical malpractice insurance, and in some years exceeds even the amount of indemnity going to claimants.

Other Expenses: In addition to legal costs, other expenses consist primarily of sales costs, general business expenses, taxes and fees, and dividends.

Other Revenue and Expenses This category includes revenue streams other than premium, losses and expenses, such as investment returns, taxes, and fees. Medical malpractice insurance is a “long tailed” line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for malpractice insurers.

Calculating profitability Insurers are required to annually file a financial statement. This statement contains a “state page,” on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2009 are reproduced in this report. The 2010 figure was calculated by the DIFP in accordance with the NAIC formula.

Claim Counts

Claim: For purposes of this report, a *claim* corresponds to each malpractice coverage implicated in a malpractice action. If multiple defendants are named by a single claimant, then each named defendant is considered a separate claim. Reopened claims are counted twice, first as the original claim and second as a new claim reported in the year the claim is reopened. Lastly, multiple policies covering the same individuals will be reported as separate claims. While this method of counting is an essential part of the structure of the DIFP data, it is clearly not optimal in that instances of double-counting for the same incident may occur.

Defendant The tables presenting data by defendant count all claims against a single defendant arising from the same allegation(s) as a single claim, regardless of the number of policies covering the individual. Cases that are closed and later reopened are not double-counted.

Occurrence: An occurrence consists of an incident or series of incidents leading to alleged harm to a single party. One occurrence thus corresponds to a single plaintiff or injured party, regardless of the number of defendants involved in the occurrence. That is, one *occurrence* can spawn numerous *claims*. Data presented by occurrence treats all related claims and medical practitioners involved in an given injury as a single event.

Historically, the DIFP has had no method of identifying occurrences within the database, since the data contained no unique identifier that would relate each claim to a common occurrence. Building on efforts of recent years, the DIFP recoded a subset of the data based on

the gender and date of birth of the injured party, and the date of injury. The data were then subject to considerable manual inspection, and were recoded where necessary based on the names and residencies of the involved parties, and place of injury. We are confident that the results have a very high degree of reliability, with error rates well below 1 percent. See the section below entitled *New Additions to the Medical Malpractice Report* for further discussion.

Additional information about different methods of counting claims, and the advantages and disadvantages of each method, is presented below.

Claims Reported: The number of newly opened claims filed with insurers during a year, plus prior claims that are reopened.

Claims Closed: The number of claims brought to final settlement during the course of a year.

Claims Paid: Claims closed with an indemnity payment to the claimant.

Claims Pending: Total number of claims open at year end, regardless of when the claims were first reported.

Average Indemnity: The average amount paid on a claim, or total claim indemnity / total number of claims closed with payment. Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** Medical malpractice operations in Missouri returned a profit for the seventh consecutive year, following depressed and even negative returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 72.2 percent of earned premium in 2010. These costs had exceeded 100 percent of premium during seven of the eight years preceding 2004 (see page 6).

Profitability of the medical malpractice line may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. The National Association of Insurance Commissioners (NAIC) reported that medical malpractice insurance in Missouri

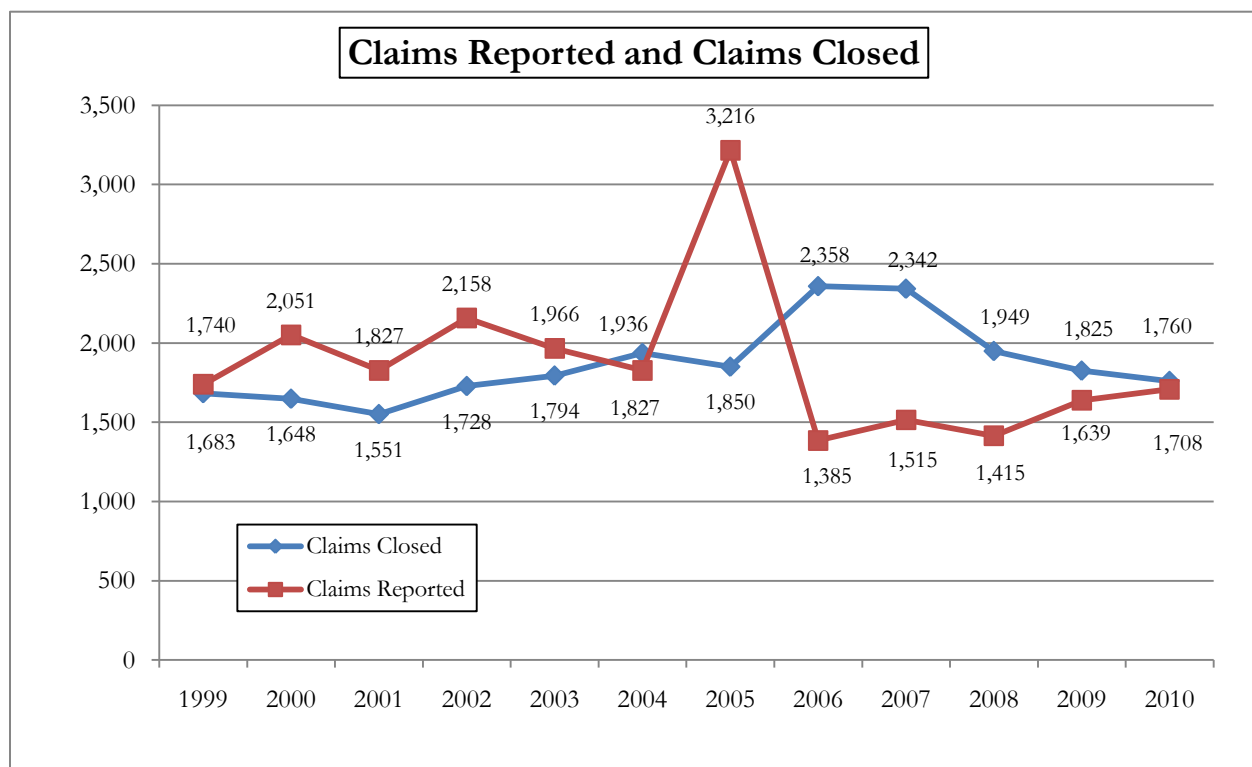
produced a return on net worth of 14.7 percent in 2009. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit rate of 21.1 percent of net worth in 2010 (pages 6-7).

Incurred claims declined from \$126.6 million to \$38.5 million between 2004 and 2008, but increased to \$67.7 million in 2009. In 2010, incurred claim costs declined to \$52.8 million. The loss ratio (claims incurred / premium earned) was 27.5% percent in 2010. Defense and adjustment expenses related to settling claims, the largest expense component for medical malpractice insurance aside from claim payments, decreased from \$81.2 million to \$36.2 million between 2005 to 2009, and decreased further to \$21.2 million in 2010 (page 6).

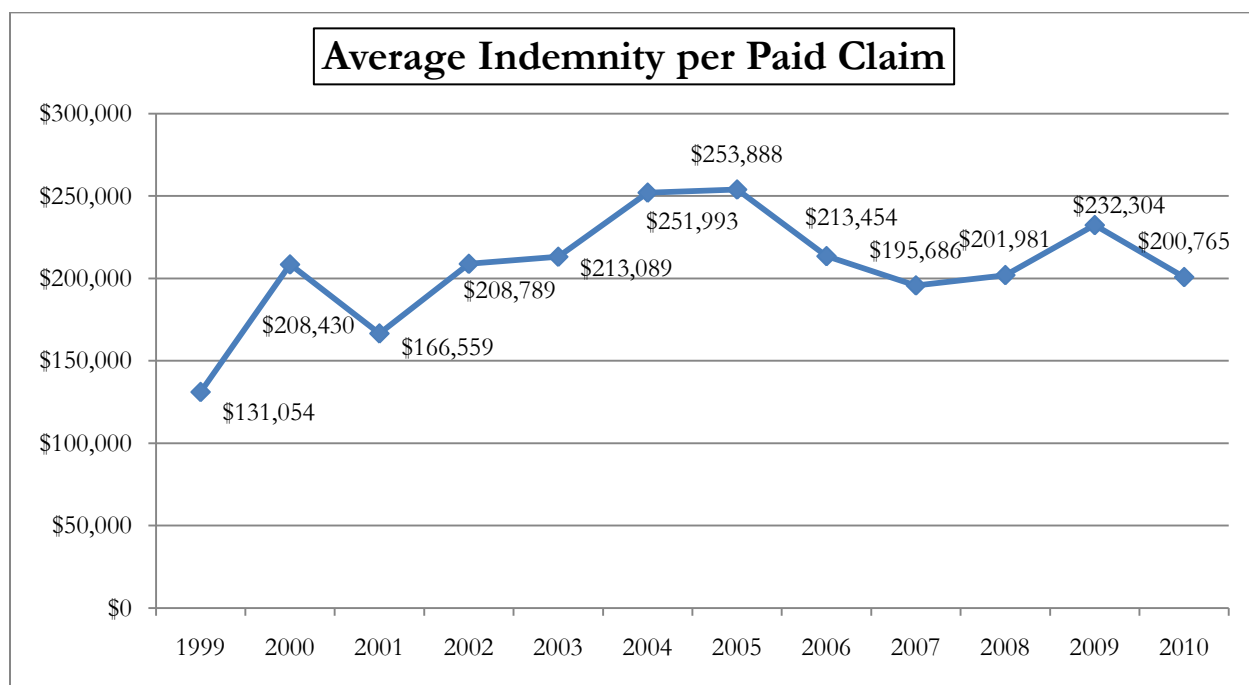
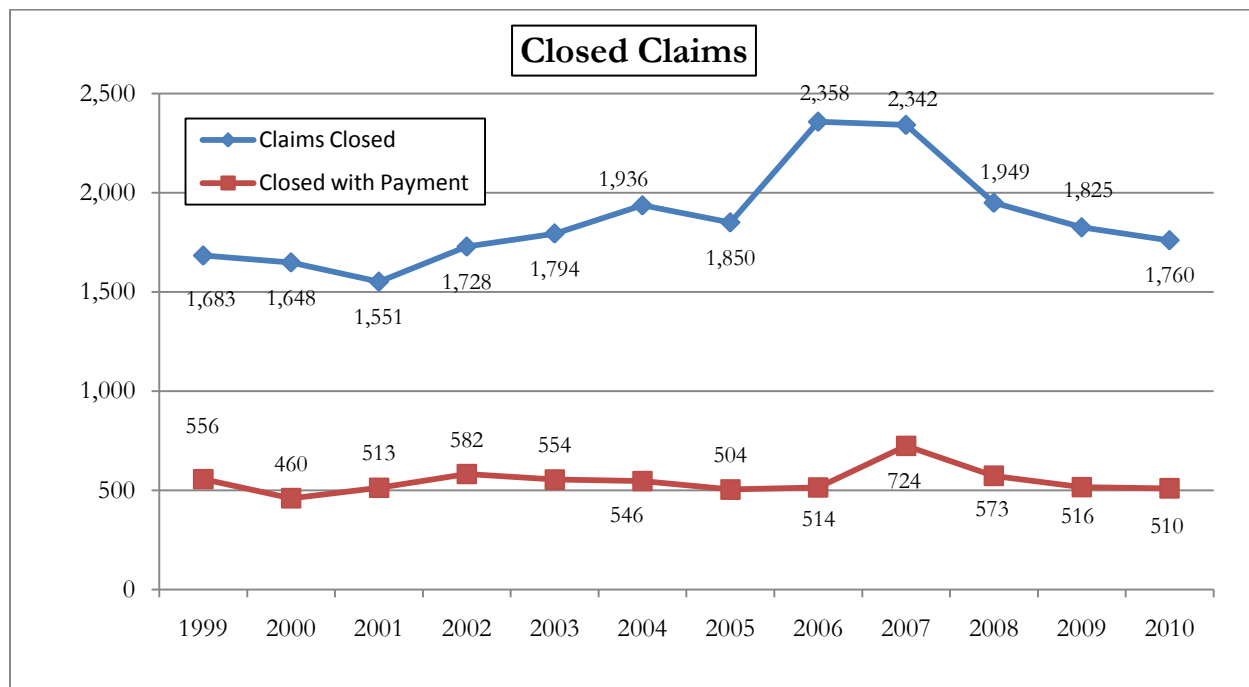
New Claims Reported and Claims Closed

■ **After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years.** Aside from the anomalous 2005 spike in new claims, the number of claims reported has declined substantially in recent years.

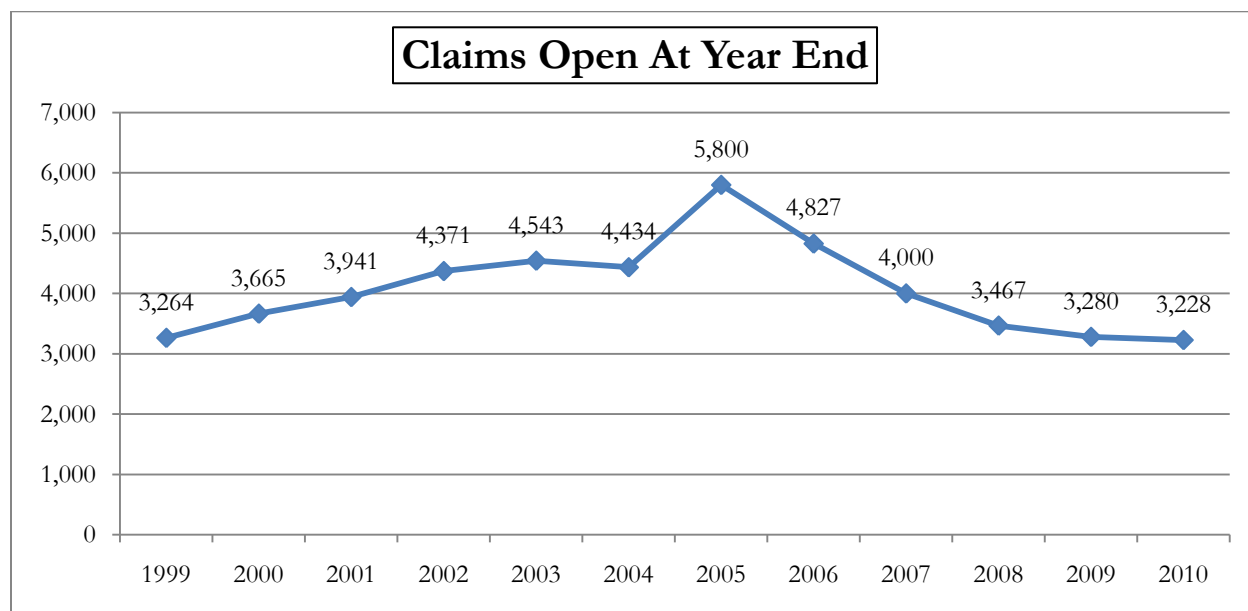
Newly reported claims declined rapidly after 2005, decreasing from 3,216 to 1,415 in 2008, a level well below the historical average. New claims increased somewhat in 2009 and again in 2010, reaching 1,708 in that year.



■ After a significant increase in 2007, the number of paid claims has declined in each subsequent year. Further reducing claims costs, the average award per paid claim decreased from \$232,304 to \$200,765 between 2009 and 2010.



■ The number of pending claims, or the number of claims still open at the end of a year, has declined substantially since 2005, and in 2010 reached the lowest level since 1993.



■ Additions to the Medical Malpractice Report

Several new sections were recently added to the medical malpractice report. Most significantly:

1. **Claim vs. Occurrence** Data in this report are aggregated by three different methods: by occurrence, by defendant, and by claim. Historically, the DIFP data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may be the subject of multiple related claims. Until recently, all data, such as average awards and the number of claims, were presented *per claim*, since the data did not possess a unique identifier to link claims associated with a single injury or claimant.

Defining a claim on a *per defendant* basis is probably the most common method of tracking claims, as it offers the greatest granularity or specificity of information, and significantly enhances the range of possible analyses. For example, each profession associated with each type of claim can be tracked, whether the defendant is a nurse, anesthesiologist, radiologist, or corporate entity. In addition, the impact of historical features of the Missouri tort environment can be analyzed. For example, prior to 2005, Missouri's cap on noneconomic awards applied to each *incident* of negligence. The courts interpreted this language in such a

way that, for a single claimant, multiple caps could be “stacked” based on multiple defendants associated with a single injury.¹

On the other hand, analyzing claims on a *per defendant* basis has its own limitations. For example, it was not possible to measure overall compensation injured parties receive from multiple defendants. In addition, clarification of the statutory language effectively repealed the *Scott* decision, so that a single cap applies to each claimant, regardless of the number of defendants. The ability to analyze data on *occurrence, defendant, and claims* basis greatly enhances the range of possible analyses. The comparison of the different methods of accounting for claims is presented in the following table.

| Comparison of Occurrences, Defendants, and Claims | | | | | |
|--|----------|-------------|----------|---|----------|
| Occurrence | Count | Defendants | Count | Claims | Count |
| An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries | 1 | Physician | 1 | Physician’s primary carrier reports a claim | 1 |
| | | | | Physician’s excess carrier reports a claim | 1 |
| | | Radiologist | 1 | Original claim against a radiologist is closed due to inactivity | 1 |
| | | | | The claim against the radiologist is subsequently reopened due to the filing of a lawsuit | 1 |
| | | Hospital | 1 | Hospital reports a claim against its self-insured funds | 1 |
| | | | | Hospital’s excess carrier reports a claim | 1 |
| Total | 1 | | 3 | | 6 |

¹ Assume a radiologist misread an x-ray, and an attending physician subsequently misread an x-ray. By the reasoning of the *Scott* decision, this series of events would be treated as two independent diagnostic errors, each of which would be subject to noneconomic damages up to the cap. In addition, it was possible that multiple instances of alleged negligence by a single defendant could be subject to multiple caps. See *Scott vs. SSM Healthcare*, Missouri Court of Appeals, Eastern District. January, 2002.

2. Nature and Substance of Malpractice Allegations In 2004, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code scheme is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this data field has proven quite limited. In many instances it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond knowledge obtained from the mere fact that a claim has been filed.

As part of the data enhancements, additional categories were developed to capture more meaningful details about the nature of alleged medical errors. As part of the process of perfecting these categories, nearly 17,00 records have been recoded based on descriptive narratives submitted with each claim. In addition, new categories were developed to capture greater detail about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the numbers derived from the recoding process are not intended to be an absolute accounting of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date of the filings on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

Data Aggregated by Occurrence

As discussed above, an “occurrence” represents an event or series of events that are alleged to have produced harm to a claimant. Unlike *claims*, one occurrence corresponds to one claimant, even if multiple practitioners or defendants are implicated in the occurrence. Data are also presented on a *per defendant* basis to correct for instances in which a single individual may be subject to multiple claims for the same allegation (if, say, both primary and excess insurers file a claim). Data aggregated on defendant and occurrence bases largely mirror the claim trends. A comparison of claims, defendants, and occurrences is displayed in the following table. **Note that claim counts presented here will not equal those presented in other sections of this report. This is because claims are considered closed in the year that the corresponding occurrence is closed, even if the actual individual claim was closed in an earlier year.**

| | Claims | | | Defendants | | | Occurrences | | |
|------|--------|------|-------------------|------------|------|-------------------|-------------|------|-------------------|
| Year | Closed | Paid | Average Indemnity | Closed | Paid | Average Indemnity | Closed | Paid | Average Indemnity |
| 1990 | 1,471 | 562 | \$86,314 | 1,424 | 539 | \$89,997 | 1,035 | 451 | \$107,557 |
| 1991 | 1,705 | 616 | \$130,883 | 1,648 | 595 | \$135,503 | 1,093 | 478 | \$168,670 |
| 1992 | 1,847 | 538 | \$122,957 | 1,783 | 535 | \$123,646 | 1,177 | 438 | \$151,029 |
| 1993 | 1,836 | 574 | \$160,607 | 1,778 | 562 | \$164,036 | 1,197 | 461 | \$199,975 |
| 1994 | 1,728 | 554 | \$120,952 | 1,656 | 543 | \$123,403 | 1,042 | 466 | \$143,793 |
| 1995 | 1,976 | 636 | \$128,213 | 1,853 | 625 | \$130,469 | 1,197 | 509 | \$160,203 |
| 1996 | 1,954 | 609 | \$155,317 | 1,853 | 597 | \$158,439 | 1,163 | 507 | \$186,564 |
| 1997 | 1,660 | 537 | \$161,835 | 1,573 | 520 | \$167,125 | 991 | 428 | \$203,049 |
| 1998 | 1,558 | 481 | \$149,933 | 1,486 | 465 | \$155,092 | 959 | 412 | \$175,044 |
| 1999 | 1,622 | 567 | \$135,016 | 1,538 | 558 | \$137,193 | 1,045 | 480 | \$159,487 |
| 2000 | 1,738 | 487 | \$211,039 | 1,613 | 472 | \$217,745 | 1,033 | 391 | \$262,854 |
| 2001 | 1,572 | 503 | \$171,244 | 1,475 | 496 | \$173,660 | 936 | 392 | \$219,734 |
| 2002 | 1,663 | 533 | \$205,432 | 1,572 | 523 | \$209,360 | 1,011 | 444 | \$246,611 |
| 2003 | 1,709 | 560 | \$211,850 | 1,631 | 550 | \$215,701 | 984 | 445 | \$266,597 |
| 2004 | 1,872 | 540 | \$237,925 | 1,757 | 533 | \$241,050 | 1,044 | 426 | \$301,595 |
| 2005 | 1,814 | 506 | \$266,006 | 1,689 | 495 | \$270,823 | 1,003 | 400 | \$336,498 |
| 2006 | 2,206 | 528 | \$229,225 | 2,073 | 522 | \$231,860 | 1,171 | 437 | \$276,959 |
| 2007 | 2,396 | 706 | \$186,851 | 2,250 | 695 | \$189,809 | 1,277 | 580 | \$227,443 |
| 2008 | 2,095 | 603 | \$199,460 | 1,968 | 593 | \$202,824 | 999 | 458 | \$262,608 |
| 2009 | 1,803 | 485 | \$245,853 | 1,683 | 474 | \$251,559 | 923 | 391 | \$308,800 |
| 2010 | 1,724 | 514 | \$191,344 | 1641 | 502 | \$195,918 | 912 | 417 | \$235,854 |

Additional data for occurrences is presented in the body of the report. Tables include information about the types of defendants involved in occurrences, and those most likely to be assessed some type of liability for each occurrence.

Nature and Substance of Allegations and Health Outcomes

All allegation and health-outcome data are presented on a *per-occurrence* rather than a *per-defendant* basis. Each occurrence represents a single claimant, regardless of the number of defendants. In addition, every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central.

Allegations are grouped into the following categories:

1. Surgery (excluding anesthesia problems, and surgeries associated with pregnancy and childbirth);
2. Anesthesia (excluding pregnancy and childbirth-related allegations);
3. Medication (excluding medication-related allegations associated with surgery or pregnancy and childbirth);

4. Diagnosis (excluding surgery-, medication-, or pregnancy-related allegations);
5. Pregnancy and childbirth;
6. Non-surgical treatment;
7. Intravenous and blood products; and
8. Allegations unrelated to a specific course of medical treatment, such as falls in a hospital, unethical conduct, or breach of statute or regulation.

In order of prevalence, allegations were distributed as follows:

| Allegations by Category 2002-2010 | | |
|--|--------------------|-------------------------|
| Category | Occurrences | Paid Occurrences |
| Surgery | 32.1% | 31.7% |
| Treatment | 18.7% | 16.9% |
| Diagnosis | 18.4% | 19.1% |
| Patient Safety | 11.2% | 12.8% |
| Medication | 10.0% | 8.9% |
| Pregnancy | 6.4% | 7.1% |
| IV & Blood | 1.7% | 2.1% |
| Anesthesia | 1.5% | 1.5% |

The most common category of allegation was adverse surgical outcomes, which accounted for nearly a third of all paid occurrences. Of 2,742 adverse surgical outcomes with sufficient narrative detail to permit proper coding, 531 involved an unintentional cut, tear, or burn. Of these, 280 resulted in payments totaling \$79.2 million. The most common post-surgical adverse outcome was contraction of an infection, resulting in 334 occurrences, of which 108 resulted in payments of \$34.9 million. Additional adverse surgical outcomes include allegations that a surgery was unnecessary, that the patient was not fully informed of risks, or simply that surgeries failed to achieve their intended result, the retention of surgical materials or other foreign bodies, improper placement of a prosthetic or therapeutic device, or using the wrong device or wrong-sized device, and improper closure of surgical site.

The top three allegations by each category of care are summarized below, and the full details can be found in the body of the report.

Top Three Adverse Outcomes, by Category of Care

Surgery – 2,742 Occurrences / 1,206 Paid Occurrences / Average Indemnity = \$276,727

1. Unintentional cut, tear or burn (531)
2. Unnecessary surgery / lack of informed consent (372)
3. Contraction of infection (334)

Anesthesia – 126 Occurrences / 57 Paid Occurrences / Average Indemnity = \$357,473

1. Error during intubation (59)
2. Respiratory or cardiovascular event (other than allergic reaction) (26)
3. Intra-operative awareness or other inadequate anesthetization (21)

Medication - 850 Occurrences / 338 Paid Occurrences / Average Indemnity = \$181,195

1. Negative side-effect of medication, excluding allergic reactions (391)
2. Wrong medication (148)
3. Wrong dosage (146)

Diagnosis – 1,568 Occurrences / 725 Paid Occurrences / Average Indemnity = \$388,853

The most common misdiagnosed conditions were:

1. Cancer (397)
2. Traumatic injuries (238)
3. Digestive conditions (non-infectious) (131)

Pregnancy and childbirth – 549 Occurrences / 269 Paid Occurrences / Average Indemnity = \$704,498

1. Injury due to intrauterine hypoxia (75)
2. Injury due to shoulder dystocia (67)
3. Failure to treat placental disorders (38)

Most birth related adverse outcomes are associated with fetal distress. Common allegations are associated with fetal asphyxiation, or other birth trauma resulting in cerebral palsy, other cognitive or neurological deficit, or injury to the peripheral nervous system. Far fewer cases stemmed from injury to the mother. Greater detail is presented in the ensuing tables.

Treatment (Non-Surgical) – 1,597 Occurrences / 642 Paid Occurrences / Average Indemnity = \$215,497

1. Cut, puncture, tear or burn (191)
2. Pressure ulcers during course of treatment (176)
3. Injury during physical therapy (123)

IV and Blood Products – 145 Occurrences / 80 Paid Occurrences / Average Indemnity = \$86,809

1. IV infiltration incidents (93)
2. Cut, puncture or tear (13)
3. Infection (10)

Patient Safety and Allegations Unrelated to a Specific Course of Medical Treatment – 955 Occurrences / 488 Paid Occurrences / Average Indemnity = \$119,132

1. Fall while on premises or under care (481)
2. Injury during lifting, transporting, or repositioning (77)
3. Breach of patient confidentiality (52)

Other allegations related to patient safety include other physical injuries incurred on premises (excluding falls) (48), failure to prevent acts of self-harm, including suicide (41), assault by 3rd party (34), sexual misconduct (31), failure to warn of health hazard (28), other improper (legal, moral, or ethical) conduct (23), and assault by staff (21).

Additional tables display data on the most common initial conditions ultimately leading to a claim.

Claims by Initial Health Condition and Patient Outcomes

The final tables in Section VIII display data on health outcomes attributable to an alleged error. A total of 6,714 occurrences contained information with sufficient narrative detail to permit coding for injury severity. Of non-fatal injuries, the single most prevalent identifiable outcome was “cuts or other damage to nerves” with 396 occurrences. The lowest payouts are associated with cases with no allegation of physical injury. Average payouts for individuals suffering only emotional distress was \$30,676. At the other extreme, several outcomes had

average payouts in excess of \$1 million: quadriplegia (\$1.9 million), contraction of meningitis (\$1.6 million), progression of meningitis (\$2.3 million), cerebral palsy (\$1.6 million), comas (\$1.1 million), full loss of hearing (\$1 million) and paraplegia (\$1.0 million). Injuries with payouts exceeding \$500,000 include the loss of two or more limbs (\$533,677), brachial plexus disorders (\$539,647), and blindness (\$951,086). The full range of health outcomes, along with the errors alleged to have produced the outcomes, is presented in the body of the report.

Generally, average indemnity closely follows the severity of injury attributable to a medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages, or compensation for monetary losses such as additional medical costs and lost wages, can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases, such as accidental sterilization or cosmetic issues, may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering, diminished quality of life, loss of consortium, etc). On the other hand, awards for cases involving minimal physical injury can be substantially higher than might be expected. For example, a healthy person misdiagnosed with a terminal cancer would likely be traumatized, perhaps to the point of making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DIFP by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be in dispute in many instances. Whether a patient contracted an infection while under care, or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical scrutiny when interpreting the data displayed in the allegation tables.

Section I

Major Historical Trends

This section contains graphs depicting trends in the medical malpractice insurance for:

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

The tables and graphs are further categorized by:

| | |
|--|------|
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Medical Malpractice Insurance
Licensed and Non-Admitted Premium, 1999-2010

| Year | Market | Premium Written | Percent of Written Market | Premium Earned | Percent of Earned Market |
|-------------|---------------|----------------------------|--|---------------------------|---|
| 1999 | Licensed | \$94,908,930 | 90.5% | \$93,676,069 | 88.2% |
| | Non-Admitted | \$10,010,000 | 9.5% | \$12,559,760 | 11.8% |
| | Total | \$104,918,930 | | \$106,235,829 | |
| 2000 | Licensed | \$92,838,702 | 81.7% | \$91,969,348 | 84.8% |
| | Non-Admitted | \$20,739,467 | 18.3% | \$16,511,806 | 15.2% |
| | Total | \$113,578,169 | | \$108,481,154 | |
| 2001 | Licensed | \$109,081,421 | 81.6% | \$97,027,590 | 81.3% |
| | Non-Admitted | \$24,602,498 | 18.4% | \$22,272,120 | 18.7% |
| | Total | \$133,683,919 | | \$119,299,710 | |
| 2002 | Licensed | \$171,916,338 | 83.9% | \$156,106,364 | 85.2% |
| | Non-Admitted | \$33,103,146 | 16.1% | \$27,181,392 | 14.8% |
| | Total | \$205,019,484 | | \$183,287,756 | |
| 2003 | Licensed | \$186,479,369 | 82.2% | \$169,970,363 | 81.4% |
| | Non-Admitted | \$40,481,669 | 17.8% | \$38,761,618 | 18.6% |
| | Total | \$226,961,038 | | \$208,731,981 | |
| 2004 | Licensed | \$205,581,129 | 83.3% | \$202,933,059 | 83.4% |
| | Non-Admitted | \$41,074,434 | 16.7% | \$40,462,218 | 16.6% |
| | Total | \$246,655,563 | | \$243,395,277 | |
| 2005 | Licensed | \$190,032,878 | 81.7% | \$192,382,331 | 82.7% |
| | Non-Admitted | \$42,471,266 | 18.3% | \$40,298,835 | 17.3% |
| | Total | \$232,504,144 | | \$232,681,166 | |
| 2006 | Licensed | \$189,392,763 | 79.4% | \$191,945,065 | 79.9% |
| | Non-Admitted | \$49,120,606 | 20.6% | \$48,388,148 | 20.1% |
| | Total | \$238,513,369 | | \$240,333,213 | |
| 2007 | Licensed | \$169,414,625 | 78.2% | \$173,191,830 | 78.1% |
| | Non-Admitted | \$47,184,656 | 21.8% | \$48,424,897 | 21.9% |
| | Total | \$216,599,281 | | \$221,616,727 | |
| 2008 | Licensed | \$164,271,452 | 79.4% | \$167,197,843 | 79.4% |
| | Non-Admitted | \$42,535,711 | 20.6% | \$43,250,769 | 20.6% |
| | Total | \$206,807,163 | | \$210,448,612 | |
| 2009 | Licensed | \$155,867,385 | 76.9% | \$159,189,839 | 78.5% |
| | Non-Admitted | \$46,726,926 | 23.1% | \$43,664,739 | 21.5% |
| | Total | \$202,594,311 | | \$202,854,578 | |
| 2010 | Licensed | \$145,448,052 | 76.1% | \$145,360,028 | 75.7% |
| | Non-Admitted | \$45,600,922 | 23.9% | \$46,549,816 | 24.3% |
| | Total | \$191,048,974 | | \$191,909,844 | |

Market Share, 2010

All Insurers With At Least 0.1% Market Share

Licensed Insurers

Non-Admitted Insurers

| Company | Premium Written, 2010 | Market Share | Company | Premium Written, 2010 | Market Share |
|---|-----------------------------|-----------------|---|-----------------------------|-----------------|
| Missouri Professionals Mutual | \$37,369,102 | 19.6% | Lexington Insurance Company | \$8,075,575 | 4.2% |
| Missouri Hospital Plan | \$25,610,126 | 13.4% | Saint Lukes Health System RRG | \$3,100,620 | 1.6% |
| The Medical Protective Company | \$13,800,599 | 7.2% | Homeland Insurance Company Of New York | \$2,966,705 | 1.6% |
| Proassurance Indemnity Company, Inc. | \$12,849,414 | 6.7% | Columbia Casualty Company | \$2,613,395 | 1.4% |
| Medical Liability Alliance | \$11,408,650 | 6.0% | Hudson Specialty Insurance Company | \$2,456,812 | 1.3% |
| Physicians Professional Indemnity Association | \$7,323,225 | 3.8% | Emergency Physicians Insurance Company RRG | \$2,101,308 | 1.1% |
| Missouri Doctors Mutual Insurance Co | \$4,569,780 | 2.4% | Darwin Select Insurance Company | \$1,891,390 | 1.0% |
| Intermed Insurance Company | \$4,288,899 | 2.2% | Caring Communities, A Reciprocal RRG | \$1,820,344 | 1.0% |
| Doctors Company, An Interinsurance Exchange | \$4,109,153 | 2.2% | National Guardian RRG | \$1,811,991 | 0.9% |
| American Casualty Company Of Reading, PA | \$2,789,831 | 1.5% | Ironshore Specialty Insurance Company | \$1,577,403 | 0.8% |
| Preferred Physicians Medical RRG, Inc | \$2,702,934 | 1.4% | Illinois Union Insurance Company | \$1,489,083 | 0.8% |
| Galen Insurance Company | \$2,597,215 | 1.4% | Health Care Industry Liability Reciprocal Ins Co A RRG | \$1,420,833 | 0.7% |
| Medicus Insurance Company | \$1,750,895 | 0.9% | Arch Specialty Insurance Company | \$1,390,135 | 0.7% |
| Kansas Medical Mutual Insurance Company | \$1,652,657 | 0.9% | Evanston Insurance Company | \$1,387,399 | 0.7% |
| National Union Fire Ins Co Of Pittsburgh, Pa. | \$1,460,518 | 0.8% | Endurance American Specialty Insurance Company | \$1,375,000 | 0.7% |
| Nemic Insurance Company | \$1,410,609 | 0.7% | Admiral Insurance Company | \$1,307,391 | 0.7% |
| Podiatry Insurance Company Of America | \$1,318,810 | 0.7% | Ophthalmic Mutual Insurance Company (A RRG) | \$1,159,201 | 0.6% |
| Professional Solutions Insurance Company | \$1,279,773 | 0.7% | Landmark American Insurance Company | \$922,266 | 0.5% |
| Physicians Insurance Mutual | \$1,181,852 | 0.6% | Southwest Physicians RRG, Inc. | \$903,874 | 0.5% |
| Ace American Insurance Company | \$1,095,198 | 0.6% | Steadfast Insurance Company | \$902,265 | 0.5% |
| Keystone Mutual Insurance Company | \$983,936 | 0.5% | Oms National Insurance Company, RRG | \$763,206 | 0.4% |
| Health Care Indemnity Inc. | \$584,585 | 0.3% | Oceanus Insurance Company A RRG | \$733,771 | 0.4% |
| Pharmacists Mutual Insurance Company | \$466,846 | 0.2% | National Fire & Marine Insurance Company | \$455,922 | 0.2% |
| Continental Casualty Company | \$448,278 | 0.2% | American Safety Indemnity Company | \$432,456 | 0.2% |
| Church Mutual Insurance Company | \$334,122 | 0.2% | General Star Indemnity Company | \$389,484 | 0.2% |
| Darwin National Assurance Company | \$322,865 | 0.2% | Emergency Medicine RRG, Inc | \$283,355 | 0.1% |
| Chicago Insurance Company | \$320,903 | 0.2% | Catlin Specialty Insurance Company | \$245,231 | 0.1% |
| Liberty Insurance Underwriters Inc. | \$285,886 | 0.1% | Princeton Excess And Surplus Lines Insurance Company | \$203,570 | 0.1% |
| Cincinnati Insurance Company | \$226,210 | 0.1% | Western World Insurance Company | \$183,190 | 0.1% |
| Fortress Insurance Company | \$168,034 | 0.1% | Interstate Fire & Casualty Company | \$166,130 | 0.1% |
| Onebeacon Insurance Company | \$164,128 | 0.1% | American Association Of Orthodontists Insurance Company | \$155,018 | 0.1% |
| American Alternative Insurance Corporation | \$115,036 | 0.1% | Proassurance Specialty Insurance Company, Inc. | \$137,684 | 0.1% |
| Preferred Professional Insurance Company? | \$104,017 | 0.1% | Community Blood Centers' Exchange, RRG | \$120,574 | 0.1% |
| American Home Assurance Company | \$96,037 | 0.1% | | | |

Market Share – Physicians & Surgeons Coverage

(Companies with greater than 0.1% market share)

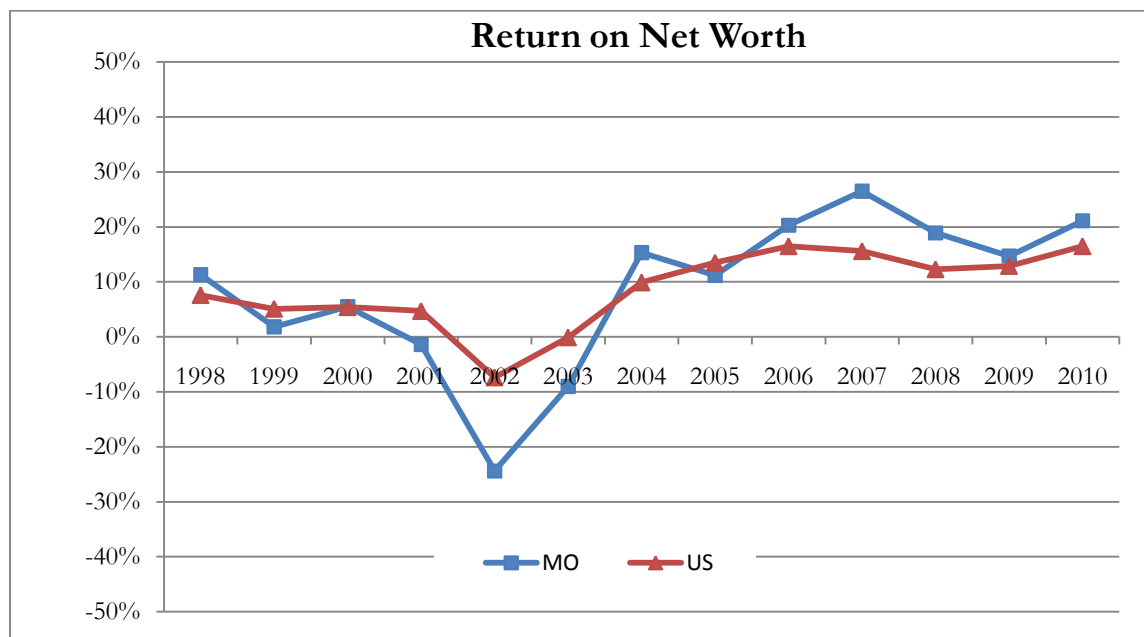
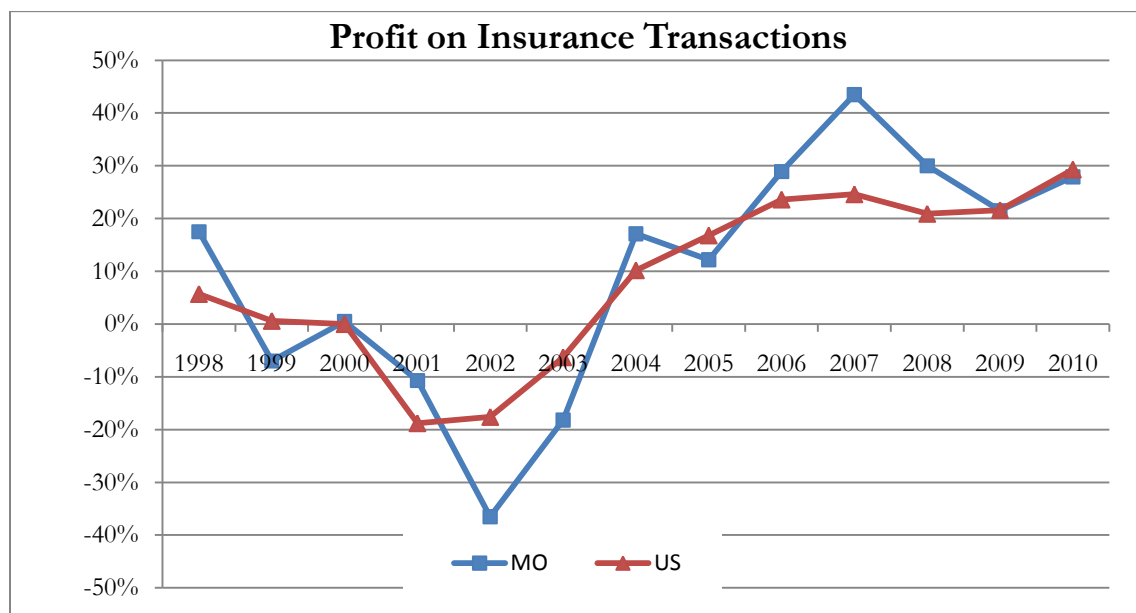
| Company | Premium Written, 2010 | Market Share |
|---|--------------------------|--------------|
| Missouri Professionals Mutual | \$37,369,102 | 35.0% |
| Proassurance Indemnity Company Inc | \$11,899,852 | 11.1% |
| Medical Liability Alliance | \$10,942,055 | 10.2% |
| Medical Protective Company | \$10,911,677 | 10.2% |
| Physicians Professional Indemnity Association | \$7,323,225 | 6.9% |
| Missouri Doctors Mutual Insurance Company | \$4,569,780 | 4.3% |
| Doctors Company An Interins Exchange | \$4,109,153 | 3.8% |
| Intermed Insurance Company | \$3,930,046 | 3.7% |
| Preferred Physicians Medical Rrg Inc | \$2,702,934 | 2.5% |
| Galen Insurance Company | \$2,562,092 | 2.4% |
| Medicus Insurance Company | \$1,750,895 | 1.6% |
| Kansas Medical Mutual Insurance Company | \$1,652,657 | 1.5% |
| Podiatry Insurance Company Of America | \$1,318,810 | 1.2% |
| National Union Fire Insurance Company Of Pittsburg Pa | \$1,231,296 | 1.2% |
| Professional Solutions Insurance Company | \$1,182,772 | 1.1% |
| Physicians Insurance Mutual | \$1,181,852 | 1.1% |
| Keystone Mutual Insurance Company | \$983,936 | 0.9% |
| Darwin National Assurance Company | \$322,865 | 0.3% |
| Liberty Insurance Underwriters Inc. | \$285,886 | 0.3% |
| Fortress Insurance Company | \$168,034 | 0.2% |
| Onebeacon Insurance Company | \$164,128 | 0.2% |
| Continental Casualty Company | \$123,691 | 0.1% |
| Preferred Professional Insurance Company | \$104,017 | 0.1% |
| Paco Assurance Company Inc | \$75,389 | 0.1% |

| Medical Malpractice Profitability in Missouri, 1993-2010* All Writers, Including Excess and Surplus Lines Companies | | | | | | | |
|--|-------------------|------------------------------|--|-------------------|----------------------|--|---------------------------|
| Year | Premium Earned | Direct Losses Incurred | Defense and Cost Containment Expenses | Other Expenses | Claims + Expenses | Profit on Insurance Transactions | Return on Net Worth |
| 1993 | \$115,261,205 | 54.6% | 18.0% | 17.2% | 89.8% | 28.1% | 20.3% |
| 1994 | \$125,358,976 | 54.7% | 25.6% | 18.2% | 98.5% | 15.4% | 12.9% |
| 1995 | \$128,910,099 | 50.9% | 30.7% | 18.0% | 99.6% | 16.0% | 13.0% |
| 1996 | \$130,187,481 | 92.4% | 35.6% | 18.1% | 146.4% | -11.9% | -1.5% |
| 1997 | \$114,373,044 | 48.4% | 16.8% | 18.9% | 84.1% | 30.9% | 17.1% |
| 1998 | \$102,963,001 | 59.6% | 25.2% | 21.6% | 106.4% | 17.5% | 11.3% |
| 1999 | \$106,235,829 | 72.5% | 39.3% | 23.1% | 134.9% | -7.0% | 1.8% |
| 2000 | \$108,481,154 | 69.4% | 36.6% | 22.2% | 128.2% | 1.5% | 5.5% |
| 2001 | \$119,299,710 | 85.9% | 30.6% | 22.7% | 139.2% | -10.7% | -1.4% |
| 2002 | \$183,287,756 | 112.2% | 35.5% | 19.8% | 167.5% | -36.5% | -24.4% |
| 2003 | \$208,731,981 | 89.9% | 38.6% | 15.7% | 144.2% | -18.2% | -9.0% |
| 2004 | \$243,395,277 | 52.0% | 24.5% | 13.8% | 90.3% | 17.1% | 15.3% |
| 2005 | \$232,681,166 | 49.3% | 34.9% | 15.7% | 99.9% | 12.2% | 11.2% |
| 2006 | \$240,333,213 | 30.3% | 26.6% | 18.6% | 75.5% | 28.9% | 20.3% |
| 2007 | \$221,616,727 | 12.9% | 17.5% | 22.0% | 52.4% | 43.5% | 26.5% |
| 2008 | \$210,448,610 | 18.3% | 18.7% | 24.5% | 61.5% | 30.0% | 18.9% |
| 2009 | \$202,870,012 | 33.4% | 17.9% | 25.7% | 77.0% | 21.5% | 14.7% |
| 2010 | \$191,884,450 | 27.5% | 14.9% | 29.8% | 72.2% | 27.9% | 21.1% |

*Expenses include allocations from items reported as national aggregates on the financial annual statement, and will not equal numbers derived solely from the state page. By allocating expenses and revenues, such as federal taxes and investment incomes, the figures here are a more accurate representation of the performance of a line of business in a state than unadjusted figures taken directly from the state page.

| Medical Malpractice Profitability US and Missouri, 1998-2010 | | | | | | | | | | | | | |
|---|-------|-------|------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|
| | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 |
| PROFIT ON INSURANCE TRANSACTIONS | | | | | | | | | | | | | |
| MO | 17.5% | -7.0% | 0.5% | -10.7% | -36.5% | -18.2% | 17.1% | 12.2% | 28.9% | 43.5% | 30.0% | 21.5% | 27.9% |
| US | 5.7% | 0.6% | 0.0% | -18.8% | -17.6% | -6.3% | 10.2% | 16.8% | 23.6% | 24.6% | 20.9% | 21.6% | 29.3% |
| RETURN ON NET WORTH | | | | | | | | | | | | | |
| MO | 11.3% | 1.8% | 5.5% | -1.4% | -24.4% | -9.0% | 15.3% | 11.2% | 20.3% | 26.5% | 18.9% | 14.7% | 21.1% |
| US | 7.6% | 5.1% | 5.4% | 4.7% | -7.4% | -0.1% | 9.9% | 13.5% | 16.5% | 15.6% | 12.3% | 12.9% | 16.5% |

Source: Data year 1993-2009 are from the NAIC, *Profitability by Line by State*. Data year 2010 is produced by the DIFP as a preliminary estimated based on the NAIC formula.



**Licensed Market
Medical Malpractice
Data from the Financial Annual Statement**

| Year | Written Premium | Losses Paid | Premium Earned | Losses Incurred | Defense & Cost Containment Expenses Incurred | Dividends | Commission and Brokerage Expenses | Taxes and Fees |
|------|--------------------|-------------|-------------------|--------------------|--|------------|--|-------------------|
| 1996 | 117,768,207 | 76,913,780 | 123,074,534 | 117,560,159 | 35,579,287 | 1,215,216 | 6,247,735 | 2,466,542 |
| 1997 | 101,850,006 | 55,287,688 | 101,923,634 | 54,273,806 | 12,487,759 | 1,113,351 | 5,980,038 | 1,445,491 |
| 1998 | 81,825,564 | 70,662,769 | 88,726,009 | 48,377,778 | 19,040,801 | 1,295,442 | 5,388,405 | 2,007,299 |
| 1999 | 94,908,930 | 64,440,159 | 93,676,070 | 68,353,075 | 34,866,139 | 1,751,359 | 6,930,847 | 1,951,921 |
| 2000 | 92,838,702 | 63,822,268 | 91,969,349 | 65,056,683 | 29,395,964 | 1,765,029 | 6,036,540 | 2,232,929 |
| 2001 | 109,081,420 | 76,730,820 | 97,027,591 | 79,038,068 | 25,505,859 | 2,032,104 | 9,442,445 | 2,583,310 |
| 2002 | 171,916,338 | 108,669,530 | 156,106,363 | 167,928,367 | 43,358,216 | 2,026,706 | 13,265,133 | 4,307,119 |
| 2003 | 186,479,369 | 83,749,882 | 169,970,364 | 164,309,442 | 63,162,582 | 125,396 | 10,516,274 | 2,937,402 |
| 2004 | 205,581,129 | 110,138,156 | 202,933,058 | 100,898,891 | 45,574,802 | 115,005 | 12,195,515 | 2,748,213 |
| 2005 | 190,032,878 | 77,579,894 | 192,382,329 | 88,557,355 | 67,086,045 | 4,973,045 | 7,861,996 | 2,238,778 |
| 2006 | 189,392,764 | 71,311,677 | 191,945,067 | 64,755,502 | 54,460,185 | 6,917,834 | 12,008,414 | 2,300,687 |
| 2007 | 169,414,624 | 79,077,894 | 173,191,830 | 21,078,129 | 30,589,894 | 9,919,356 | 12,054,024 | 1,745,597 |
| 2008 | 164,271,453 | 52,799,665 | 167,197,841 | 26,633,904 | 30,723,882 | 12,650,632 | 11,734,877 | 1,954,845 |
| 2009 | 155,867,385 | 76,864,434 | 159,189,836 | 47,022,583 | 23,444,743 | 12,713,160 | 11,147,292 | 1,966,249 |
| 2010 | 145,448,052 | 44,688,166 | 145,360,026 | 44,309,036 | 17,175,262 | 17,876,034 | 10,177,819 | 1,537,348 |

| Year | % of Written Premium | | % of Earned Premium | | | |
|------|-------------------------|------------------------------|--|-----------------------------------|-------------------------|--|
| | Direct Losses Paid | Direct Losses Incurred | Defense & Cost Containment Expenses Incurred | Other Underwriting Expenses | Underwriting Results | |
| | | | | | | |
| 1996 | 65.31% | 95.52% | 28.91% | 8.07% | 132.50% | |
| 1997 | 54.28% | 53.25% | 12.25% | 8.38% | 73.88% | |
| 1998 | 86.36% | 54.52% | 21.46% | 9.80% | 85.78% | |
| 1999 | 67.90% | 72.97% | 37.22% | 11.35% | 121.54% | |
| 2000 | 68.75% | 70.74% | 31.96% | 10.91% | 113.61% | |
| 2001 | 70.34% | 81.46% | 26.29% | 14.49% | 122.24% | |
| 2002 | 63.21% | 107.57% | 27.77% | 12.55% | 147.90% | |
| 2003 | 44.91% | 96.67% | 37.16% | 7.99% | 141.82% | |
| 2004 | 53.57% | 49.72% | 22.46% | 7.42% | 79.60% | |
| 2005 | 40.82% | 46.03% | 34.87% | 7.84% | 88.74% | |
| 2006 | 37.65% | 33.74% | 28.37% | 11.06% | 73.17% | |
| 2007 | 46.68% | 12.17% | 17.66% | 13.70% | 43.53% | |
| 2008 | 32.14% | 15.93% | 18.38% | 15.75% | 50.06% | |
| 2009 | 49.31% | 29.54% | 14.73% | 16.22% | 60.49% | |
| 2010 | 30.72% | 30.48% | 11.82% | 20.36% | 62.66% | |

Data based on state page and does not include expense items that are not reported by line or by state.

**Excess/Surplus Lines Market
Medical Malpractice
Data from the Financial Annual Statement**

| Year | Written Premium | Losses Paid | Premium Earned | Losses Incurred | Defense & Cost Containment Expenses Incurred | Dividends | Commission and Brokerage Expenses | Taxes and Fees |
|------|--------------------|-------------|-------------------|--------------------|--|-----------|--|-------------------|
| 1997 | 13,130,298 | 1,822,393 | 12,449,407 | 1,044,798 | 1,978,426 | 15,191 | 965,989 | 33,317 |
| 1998 | 15,870,718 | 11,380,508 | 14,403,279 | 13,185,053 | 153,478 | 11,177 | 1,450,699 | 74,218 |
| 1999 | 10,010,000 | 6,409,396 | 12,559,760 | 8,669,845 | 1,978,069 | 25,337 | 1,061,021 | 104,292 |
| 2000 | 20,739,467 | 6,755,710 | 16,511,806 | 10,243,905 | 4,657,976 | 58,534 | 2,568,781 | 108,710 |
| 2001 | 24,602,498 | 10,015,312 | 22,272,120 | 23,432,287 | 4,958,791 | 43,698 | 2,398,572 | 149,059 |
| 2002 | 33,103,146 | 13,675,522 | 27,181,392 | 37,763,520 | 11,665,223 | 36,996 | 2,628,930 | 258,908 |
| 2003 | 40,481,669 | 9,841,245 | 38,761,618 | 25,388,834 | 7,648,244 | 0 | 2,511,248 | 525 |
| 2004 | 41,074,434 | 11,967,015 | 40,462,218 | 25,144,578 | 4,811,445 | 0 | 2,955,713 | 201,120 |
| 2005 | 42,471,266 | 10,640,596 | 40,298,835 | 25,831,775 | 5,649,669 | 58,276 | 3,163,959 | 204,273 |
| 2006 | 49,120,606 | 21,272,422 | 48,388,148 | 11,085,405 | 2,439,533 | 9,228 | 3,378,131 | 430,786 |
| 2007 | 47,184,656 | 9,968,066 | 48,424,897 | 10,109,947 | 6,409,250 | 200,498 | 3,599,954 | 309,966 |
| 2008 | 42,535,711 | 11,435,862 | 43,250,769 | 12,651,844 | 4,214,592 | 243,800 | 4,655,756 | 363,755 |
| 2009 | 46,726,926 | 13,656,308 | 43,664,739 | 20,659,398 | 4,536,074 | 510,763 | 4,037,875 | 367,119 |
| 2010 | 45,575,530 | 6,158,628 | 46,524,424 | 8,527,737 | 4,007,322 | 970,054 | 3,648,928 | 337,354 |

| % of Written Premium | | | | | | % of Earned Premium | | | | | |
|----------------------------|----------------|----------|----------------|----------|----------------------------------|---------------------|--------------------------|----------|--------------|----------|-------------------------|
| Year | Direct | | Direct | | Defense & Cost Containment | | Other | | Underwriting | | Underwriting Results |
| | Losses Paid | Incurred | Losses Paid | Incurred | Expenses Incurred | Incurred | Underwriting Expenses | Incurred | Expenses | Incurred | |
| 1997 | 13.88% | 8.39% | 13.88% | 8.39% | 15.89% | 8.15% | 32.43% | | | | |
| 1998 | 71.71% | 91.54% | 71.71% | 91.54% | 1.07% | 10.66% | 103.27% | | | | |
| 1999 | 64.03% | 69.03% | 64.03% | 69.03% | 15.75% | 9.48% | 94.26% | | | | |
| 2000 | 32.57% | 62.04% | 32.57% | 62.04% | 28.21% | 16.57% | 106.82% | | | | |
| 2001 | 40.71% | 105.21% | 40.71% | 105.21% | 22.26% | 11.63% | 139.11% | | | | |
| 2002 | 41.31% | 138.93% | 41.31% | 138.93% | 42.92% | 10.76% | 192.61% | | | | |
| 2003 | 24.31% | 65.50% | 24.31% | 65.50% | 19.73% | 6.48% | 91.71% | | | | |
| 2004 | 29.13% | 62.14% | 29.13% | 62.14% | 11.89% | 7.80% | 81.84% | | | | |
| 2005 | 25.05% | 64.10% | 25.05% | 64.10% | 14.02% | 8.50% | 86.62% | | | | |
| 2006 | 43.31% | 22.91% | 43.31% | 22.91% | 5.04% | 7.89% | 35.84% | | | | |
| 2007 | 21.13% | 20.88% | 21.13% | 20.88% | 13.24% | 8.49% | 42.60% | | | | |
| 2008 | 26.89% | 29.25% | 26.89% | 29.25% | 9.74% | 12.17% | 51.17% | | | | |
| 2009 | 29.23% | 47.31% | 29.23% | 47.31% | 10.39% | 11.26% | 68.96% | | | | |
| 2010 | 13.51% | 18.33% | 13.51% | 18.33% | 8.61% | 10.65% | 37.60% | | | | |

Data based on state page and does not include expense items that are not reported by line or by state.

MEDICAL MALPRACTICE FINANCIAL RESULTS

TOTAL LICENSED MEDICAL MALPRACTICE MARKET

| YEAR | DIRECT PREMIUM WRITTEN | DIRECT LOSSES PAID | CASH FLOW LOSS RATIO | DIRECT PREMIUM EARNED | DIRECT LOSSES INCURRED | LOSS RATIO | % OF CHANGE IN DIRECT PREMIUM WRITTEN |
|------|------------------------------|-----------------------|-------------------------------|-----------------------------|------------------------------|---------------|---|
| 1996 | \$118,095,604 | \$76,913,780 | 65.1% | \$123,401,931 | \$117,608,550 | 95.3% | -0.1% |
| 1997 | \$101,850,006 | \$55,287,687 | 54.3% | \$101,923,637 | \$54,273,811 | 53.2% | -13.8% |
| 1998 | \$81,659,276 | \$70,653,953 | 86.5% | \$88,559,722 | \$48,185,927 | 54.4% | -19.8% |
| 1999 | \$94,908,930 | \$63,975,010 | 67.4% | \$93,676,069 | \$68,353,073 | 73.0% | 16.2% |
| 2000 | \$92,838,702 | \$63,822,270 | 68.7% | \$91,969,348 | \$65,056,683 | 70.7% | -2.2% |
| 2001 | \$109,081,421 | \$76,730,820 | 70.3% | \$97,027,590 | \$79,027,069 | 81.4% | 17.5% |
| 2002 | \$171,916,338 | \$108,669,530 | 63.2% | \$156,106,364 | \$167,928,369 | 107.6% | 57.6% |
| 2003 | \$186,479,369 | \$83,749,885 | 44.9% | \$169,970,363 | \$164,309,442 | 96.7% | 8.5% |
| 2004 | \$205,581,129 | \$110,138,156 | 53.6% | \$202,933,059 | \$100,898,894 | 49.7% | 10.2% |
| 2005 | \$190,032,878 | \$77,579,894 | 40.8% | \$192,382,331 | \$88,557,355 | 46.0% | -7.6% |
| 2006 | \$189,392,763 | \$71,311,677 | 37.7% | \$191,945,065 | \$64,755,507 | 33.7% | -0.3% |
| 2007 | \$169,414,625 | \$79,077,895 | 46.7% | \$173,191,830 | \$21,078,113 | 12.2% | -10.5% |
| 2008 | \$164,271,452 | \$52,799,664 | 32.1% | \$167,197,843 | \$26,633,906 | 15.9% | -3.0% |
| 2009 | \$155,867,385 | \$76,864,434 | 49.3% | \$159,189,839 | \$47,022,591 | 29.5% | -5.1% |
| 2010 | \$145,448,052 | \$44,688,165 | 30.7% | \$145,360,028 | \$44,309,035 | 30.5% | -6.7% |

TOTAL NON-ADMITTED MEDICAL MALPRACTICE MARKET*

| YEAR | DIRECT PREMIUM WRITTEN | DIRECT LOSSES PAID | CASH FLOW LOSS RATIO | DIRECT PREMIUM EARNED | DIRECT LOSSES INCURRED | LOSS RATIO | % OF CHANGE IN DIRECT PREMIUM WRITTEN |
|------|------------------------------|-----------------------|-------------------------------|-----------------------------|------------------------------|---------------|---|
| 1997 | \$13,130,298 | \$1,822,393 | 13.88% | \$12,449,407 | \$1,044,798 | 8.4% | N/A |
| 1998 | \$15,870,718 | \$11,380,508 | 71.71% | \$14,403,279 | \$13,185,053 | 91.5% | 20.9% |
| 1999 | \$10,010,000 | \$6,409,396 | 64.03% | \$12,559,760 | \$8,669,845 | 69.0% | -36.9% |
| 2000 | \$20,739,467 | \$6,755,710 | 32.57% | \$16,511,806 | \$10,243,905 | 62.0% | 107.2% |
| 2001 | \$24,602,498 | \$10,015,312 | 40.71% | \$22,272,120 | \$23,432,287 | 105.2% | 18.6% |
| 2002 | \$33,103,146 | \$13,675,522 | 41.31% | \$27,181,392 | \$37,763,520 | 138.9% | 34.6% |
| 2003 | \$40,481,669 | \$9,841,245 | 24.31% | \$38,761,618 | \$25,388,834 | 65.5% | 22.3% |
| 2004 | \$41,074,434 | \$11,967,015 | 29.13% | \$40,462,218 | \$25,144,578 | 62.1% | 1.5% |
| 2005 | \$42,471,266 | \$10,640,596 | 25.05% | \$40,298,835 | \$25,831,775 | 64.1% | 3.4% |
| 2006 | \$49,120,606 | \$21,272,422 | 43.31% | \$48,388,148 | \$11,085,405 | 22.9% | 15.7% |
| 2007 | \$47,184,656 | \$9,968,066 | 21.13% | \$48,424,897 | \$10,109,947 | 20.9% | -3.9% |
| 2008 | \$42,535,711 | \$11,435,862 | 26.89% | \$43,250,769 | \$12,651,844 | 29.3% | -9.9% |
| 2009 | \$46,726,926 | \$13,656,308 | 29.23% | \$43,664,739 | \$20,659,398 | 47.3% | 9.9% |
| 2010 | \$45,575,530 | \$6,158,628 | 13.51% | \$46,524,424 | \$8,527,737 | 18.3% | -2.5% |

MISSOURI LOSS RATIOS OF LICENSED MARKET - FIVE YEAR AVERAGES

| LINE | 1999-2003 | 2000-2004 | 2001-2005 | 2002-2006 | 2003-2007 | 2004-2008 | 2005-2009 | 2006-2010 |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Physicians | 89.2% | 85.4% | 77.5% | 71.1% | 53.0% | 38.4% | 29.0% | 18.5% |
| Dentists | 16.0% | 10.3% | 13.1% | 11.5% | 14.8% | 32.8% | 53.5% | 37.7% |
| Nurses | 32.8% | 43.4% | 8.3% | 1.9% | 24.5% | 22.6% | 11.2% | 28.2% |
| Hospitals | 77.9% | 67.0% | 67.8% | 43.5% | 24.5% | 15.7% | 9.6% | 9.9% |
| Other | 157.6% | 102.4% | 76.4% | 79.2% | 72.6% | 17.9% | 72.0% | 43.8% |
| Total | 89.5% | 80.4% | 73.4% | 64.2% | 47.2% | 32.5% | 28.1% | 19.6% |

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - PHYSICIANS & SURGEONS

| YEAR | DIRECT PREMIUM WRITTEN | DIRECT LOSSES PAID | CASH FLOW LOSS RATIO | DIRECT PREMIUM EARNED | DIRECT LOSSES INCURRED | LOSS RATIO | % OF CHANGE IN DIRECT PREMIUM WRITTEN |
|------|------------------------------|-----------------------|-------------------------------|-----------------------------|------------------------------|---------------|---|
| 1996 | \$77,903,125 | \$60,925,814 | 78.2% | \$83,119,750 | \$94,193,143 | 113.3% | -7.1% |
| 1997 | \$62,780,784 | \$44,893,158 | 71.5% | \$63,904,882 | \$39,240,977 | 61.4% | -19.4% |
| 1998 | \$55,760,257 | \$50,609,999 | 90.8% | \$57,215,107 | \$45,501,593 | 79.5% | -11.2% |
| 1999 | \$64,853,222 | \$43,998,372 | 67.8% | \$63,998,070 | \$40,408,719 | 63.1% | 16.3% |
| 2000 | \$61,518,461 | \$46,389,410 | 75.4% | \$62,776,133 | \$60,727,760 | 96.7% | -5.1% |
| 2001 | \$77,092,452 | \$53,869,948 | 69.9% | \$67,579,007 | \$41,141,286 | 60.9% | 25.3% |
| 2002 | \$114,887,033 | \$79,431,185 | 69.1% | \$104,672,745 | \$122,930,348 | 117.4% | 49.0% |
| 2003 | \$136,418,623 | \$52,870,665 | 38.8% | \$121,324,955 | \$109,538,169 | 90.3% | 18.7% |
| 2004 | \$142,627,100 | \$81,076,868 | 56.8% | \$142,262,082 | \$91,237,441 | 64.1% | 4.6% |
| 2005 | \$133,799,432 | \$49,802,894 | 37.2% | \$134,869,365 | \$77,185,727 | 57.2% | -6.2% |
| 2006 | \$133,792,923 | \$60,700,054 | 45.4% | \$134,958,248 | \$52,960,943 | 39.2% | 0.0% |
| 2007 | \$125,881,868 | \$53,940,208 | 42.8% | \$128,191,866 | \$19,554,674 | 15.3% | -5.9% |
| 2008 | \$120,777,660 | \$41,025,516 | 34.0% | \$123,366,930 | \$14,102,358 | 11.4% | -4.1% |
| 2009 | \$116,573,724 | \$45,905,797 | 39.4% | \$118,482,242 | \$21,899,600 | 18.5% | -3.5% |
| 2010 | \$106,905,417 | \$31,565,514 | 29.5% | \$106,166,291 | \$30,573,532 | 28.8% | -8.3% |

LICENSED MEDICAL MALPRACTICE MARKET - DENTISTS

| YEAR | DIRECT PREMIUM WRITTEN | DIRECT LOSSES PAID | CASH FLOW LOSS RATIO | DIRECT PREMIUM EARNED | DIRECT LOSSES INCURRED | LOSS RATIO | % OF CHANGE IN DIRECT PREMIUM WRITTEN |
|------|------------------------------|-----------------------|-------------------------------|-----------------------------|------------------------------|---------------|---|
| 1996 | \$3,691,741 | \$961,741 | 26.1% | \$3,623,282 | \$1,182,304 | 32.6% | -3.6% |
| 1997 | \$3,620,053 | \$1,506,555 | 41.6% | \$3,729,611 | \$1,683,415 | 45.1% | -1.9% |
| 1998 | \$3,387,756 | \$1,454,934 | 42.9% | \$3,310,636 | \$567,272 | 17.1% | -6.4% |
| 1999 | \$2,920,816 | \$683,189 | 23.4% | \$3,164,122 | -\$638,500 | -20.2% | -13.8% |
| 2000 | \$3,232,321 | \$696,834 | 21.6% | \$2,724,126 | \$313,442 | 11.5% | 10.7% |
| 2001 | \$3,686,464 | \$302,962 | 8.2% | \$3,308,117 | \$1,150,895 | 34.8% | 14.1% |
| 2002 | \$4,458,209 | \$2,443,938 | 54.8% | \$4,336,659 | \$3,014,033 | 69.5% | 20.9% |
| 2003 | \$6,830,040 | \$1,457,855 | 21.3% | \$6,462,928 | -\$630,815 | -9.8% | 53.2% |
| 2004 | \$4,439,569 | \$347,940 | 7.8% | \$4,635,168 | -\$1,642,942 | -35.4% | -35.0% |
| 2005 | \$4,870,943 | \$809,022 | 16.6% | \$4,801,966 | \$1,195,919 | 24.9% | 9.7% |
| 2006 | \$4,765,149 | \$887,696 | 18.6% | \$4,877,298 | \$951,891 | 19.5% | -2.2% |
| 2007 | \$4,704,136 | \$589,929 | 12.5% | \$4,707,542 | \$3,886,234 | 82.6% | -1.3% |
| 2008 | \$5,499,407 | \$946,223 | 17.2% | \$5,429,154 | \$3,638,721 | 67.0% | 16.9% |
| 2009 | \$4,623,630 | \$1,864,476 | 40.3% | \$4,723,201 | \$3,445,027 | 72.9% | -15.9% |
| 2010 | \$4,285,875 | \$774,347 | 18.1% | \$4,173,126 | \$2,563,010 | 61.4% | -7.3% |

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - NURSES

| YEAR | DIRECT PREMIUM WRITTEN | DIRECT LOSSES PAID | CASH FLOW LOSS RATIO | DIRECT PREMIUM EARNED | DIRECT LOSSES INCURRED | LOSS RATIO | % OF CHANGE IN DIRECT PREMIUM WRITTEN |
|------|------------------------------|-----------------------|-------------------------------|-----------------------------|------------------------------|---------------|---|
| 1996 | \$1,330,065 | \$239,635 | 18.0% | \$1,350,429 | -\$1,249,275 | -92.5% | 151.6% |
| 1997 | \$1,430,588 | \$29,794 | 2.1% | \$1,073,768 | -\$580,638 | -54.1% | 7.6% |
| 1998 | \$518,436 | \$15,750 | 3.0% | \$685,261 | \$145,484 | 21.2% | -63.8% |
| 1999 | \$701,196 | \$277,500 | 39.6% | \$795,615 | \$275,506 | 34.6% | 35.3% |
| 2000 | \$492,661 | \$999 | 0.2% | \$419,531 | \$933,815 | 222.6% | -29.7% |
| 2001 | \$541,382 | \$795,000 | 146.8% | \$515,088 | \$159,655 | 31.0% | 9.9% |
| 2002 | \$520,559 | \$1,250 | 0.2% | \$644,834 | -\$475,689 | -73.8% | -3.8% |
| 2003 | \$535,407 | \$0 | 0.0% | \$519,272 | \$57,165 | 11.0% | 2.9% |
| 2004 | \$581,243 | \$345,000 | 59.4% | \$585,759 | \$490,327 | 83.7% | 8.6% |
| 2005 | \$413,075 | \$0 | 0.0% | \$432,944 | -\$8,469 | -2.0% | -28.9% |
| 2006 | \$421,601 | \$0 | 0.0% | \$458,201 | -\$12,376 | -2.7% | 2.1% |
| 2007 | \$415,168 | \$0 | 0.0% | \$422,461 | \$65,415 | 15.5% | -1.5% |
| 2008 | \$1,989,794 | \$418 | 0.0% | \$327,923 | -\$31,573 | -9.6% | 379.3% |
| 2009 | \$309,742 | \$0 | 0.0% | \$317,317 | \$207,009 | 65.2% | -84.4% |
| 2010 | \$1,711,669 | \$522,115 | 30.5% | \$1,760,654 | \$1,062,764 | 60.4% | 452.6% |

LICENSED MEDICAL MALPRACTICE MARKET - HOSPITALS

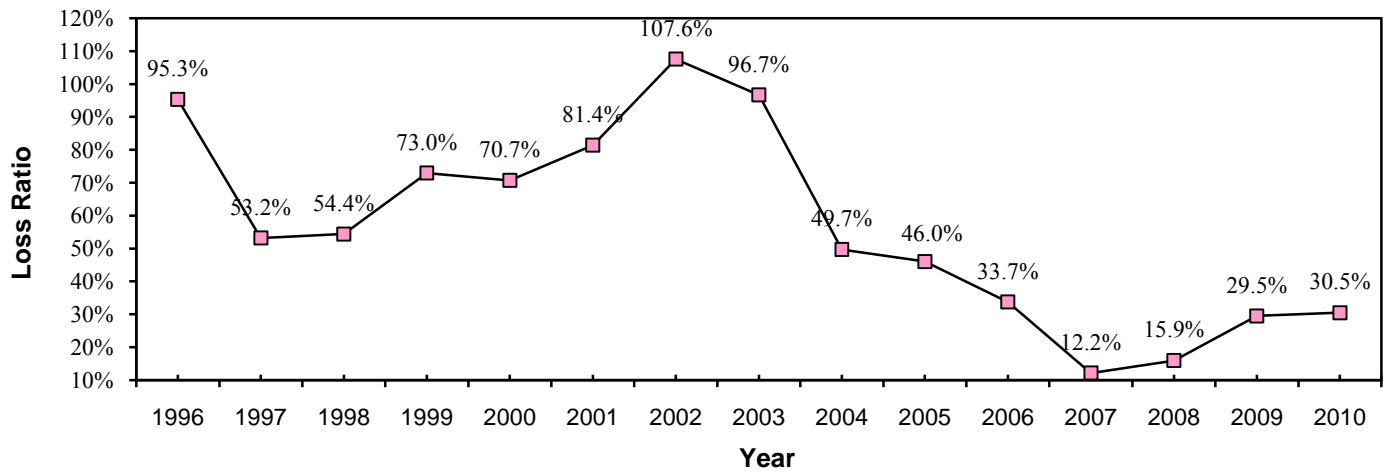
| YEAR | DIRECT PREMIUM WRITTEN | DIRECT LOSSES PAID | CASH FLOW LOSS RATIO | DIRECT PREMIUM EARNED | DIRECT LOSSES INCURRED | LOSS RATIO | % OF CHANGE IN DIRECT PREMIUM WRITTEN |
|------|------------------------------|-----------------------|-------------------------------|-----------------------------|------------------------------|---------------|---|
| 1996 | \$17,267,056 | \$9,077,866 | 52.6% | \$18,681,963 | \$17,092,106 | 91.5% | -0.7% |
| 1997 | \$15,248,580 | \$3,143,280 | 20.6% | \$13,199,320 | \$1,974,721 | 15.0% | -11.7% |
| 1998 | \$12,555,794 | \$8,428,222 | 67.1% | \$14,604,144 | \$2,875,637 | 19.7% | -17.7% |
| 1999 | \$16,948,592 | \$12,870,063 | 75.9% | \$17,606,187 | \$12,774,561 | 72.6% | 35.0% |
| 2000 | \$29,795,347 | \$12,437,665 | 41.7% | \$28,200,480 | \$2,462,571 | 8.7% | 75.8% |
| 2001 | \$17,016,926 | \$12,078,108 | 71.0% | \$16,318,434 | \$26,157,360 | 160.3% | -42.9% |
| 2002 | \$34,124,626 | \$19,174,786 | 56.2% | \$29,340,028 | \$27,119,153 | 92.4% | 100.5% |
| 2003 | \$31,902,636 | \$19,299,000 | 60.5% | \$27,781,676 | \$24,359,179 | 87.7% | -6.5% |
| 2004 | \$47,899,466 | \$20,485,670 | 42.8% | \$44,450,629 | \$17,843,473 | 40.1% | 50.1% |
| 2005 | \$42,269,475 | \$8,873,832 | 21.0% | \$42,048,640 | \$12,887,534 | 30.6% | -11.8% |
| 2006 | \$41,885,262 | \$9,486,946 | 22.6% | \$42,430,660 | -\$1,215,062 | -2.9% | -0.9% |
| 2007 | \$28,947,064 | \$18,854,499 | 65.1% | \$30,601,130 | -\$8,009,803 | -26.2% | -30.9% |
| 2008 | \$29,485,159 | \$8,780,442 | 29.8% | \$29,598,095 | \$8,197,263 | 27.7% | 1.9% |
| 2009 | \$26,500,843 | \$12,910,677 | 48.7% | \$27,951,125 | \$4,797,557 | 17.2% | -10.1% |
| 2010 | \$26,921,014 | \$10,839,530 | 40.3% | \$27,263,494 | \$13,497,973 | 49.5% | 1.6% |

MEDICAL MALPRACTICE FINANCIAL RESULTS

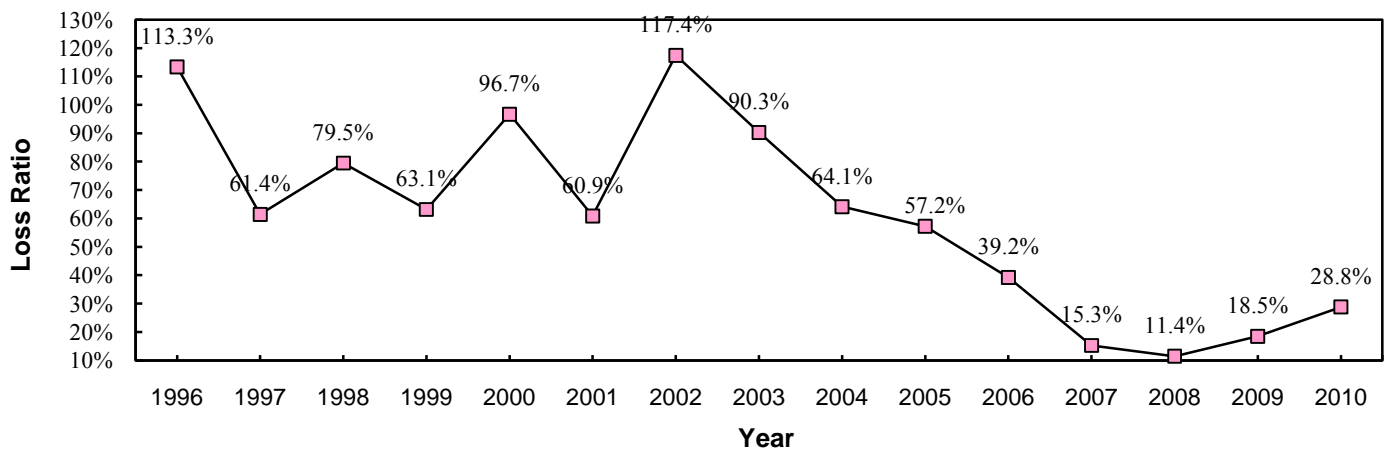
LICENSED MEDICAL MALPRACTICE MARKET - OTHER

| YEAR | DIRECT PREMIUM WRITTEN | DIRECT LOSSES PAID | CASH FLOW LOSS RATIO | DIRECT PREMIUM EARNED | DIRECT LOSSES INCURRED | LOSS RATIO | % OF CHANGE IN DIRECT PREMIUM WRITTEN |
|------|------------------------------|-----------------------|-------------------------------|-----------------------------|------------------------------|---------------|---|
| 1996 | \$17,903,617 | \$5,708,724 | 31.9% | \$16,626,507 | \$6,390,272 | 38.4% | 41.9% |
| 1997 | \$18,770,001 | \$5,714,900 | 30.4% | \$20,016,056 | \$11,955,336 | 59.7% | 4.8% |
| 1998 | \$9,437,033 | \$10,145,048 | 107.5% | \$12,744,574 | -\$904,059 | -7.1% | -49.7% |
| 1999 | \$9,485,104 | \$6,145,886 | 64.8% | \$8,112,075 | \$15,532,787 | 191.5% | 0.5% |
| 2000 | -\$2,200,088 | \$4,297,362 | -195.3% | -\$2,150,922 | \$619,095 | -28.8% | -123.2% |
| 2001 | \$10,744,197 | \$9,684,802 | 90.1% | \$9,306,944 | \$10,417,873 | 111.9% | -588.4% |
| 2002 | \$17,925,911 | \$7,618,371 | 42.5% | \$17,112,098 | \$15,340,524 | 89.6% | 66.8% |
| 2003 | \$10,792,663 | \$10,122,365 | 93.8% | \$13,881,532 | \$30,985,744 | 223.2% | -39.8% |
| 2004 | \$10,033,751 | \$7,882,678 | 78.6% | \$10,999,421 | -\$7,029,405 | -63.9% | -7.0% |
| 2005 | \$8,679,953 | \$18,094,146 | 208.5% | \$10,229,416 | -\$2,703,356 | -26.4% | -13.5% |
| 2006 | \$8,527,828 | \$236,981 | 2.8% | \$9,220,658 | \$12,070,111 | 130.9% | -1.8% |
| 2007 | \$9,466,389 | \$5,693,259 | 60.1% | \$9,268,831 | \$5,581,593 | 60.2% | 11.0% |
| 2008 | \$6,519,432 | \$2,047,065 | 31.4% | \$8,475,741 | \$727,137 | 8.6% | -31.1% |
| 2009 | \$7,859,446 | \$16,183,484 | 205.9% | \$7,715,954 | \$16,673,398 | 216.1% | 20.6% |
| 2010 | \$5,624,077 | \$986,659 | 17.5% | \$5,996,463 | -\$3,388,244 | -56.5% | -28.4% |

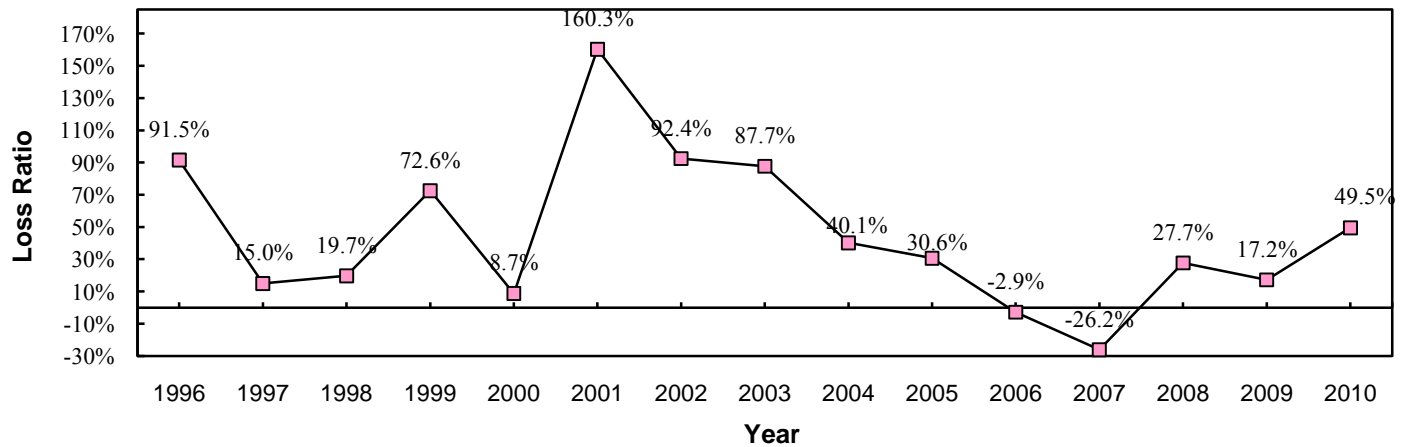
Missouri Loss Ratio All Medical Care Providers



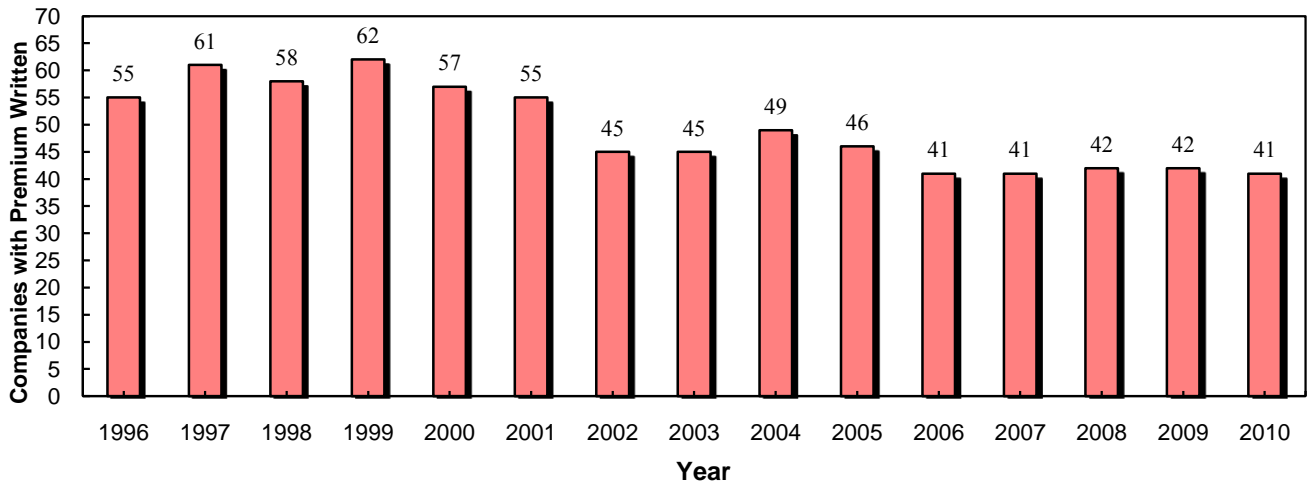
Physicians & Surgeons



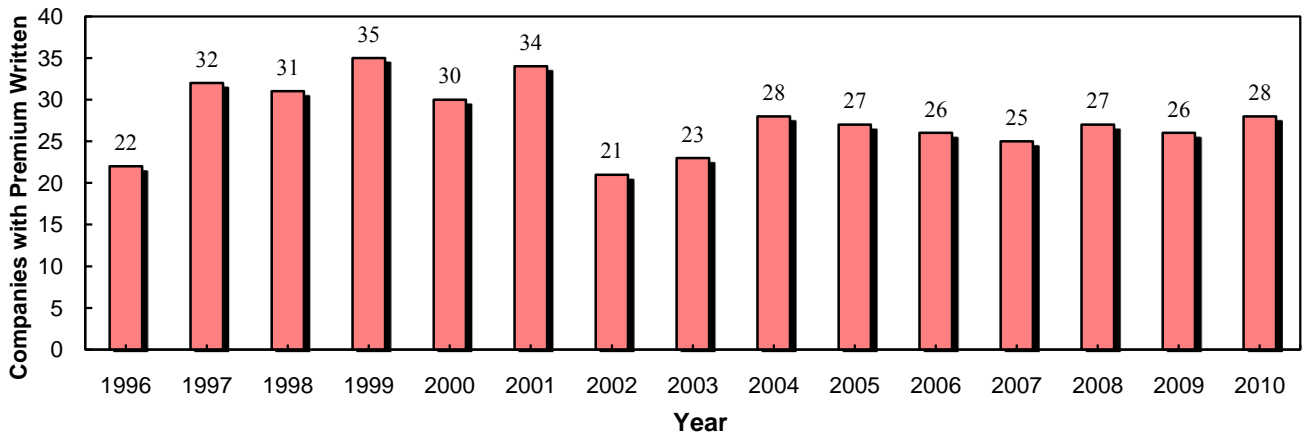
Hospitals



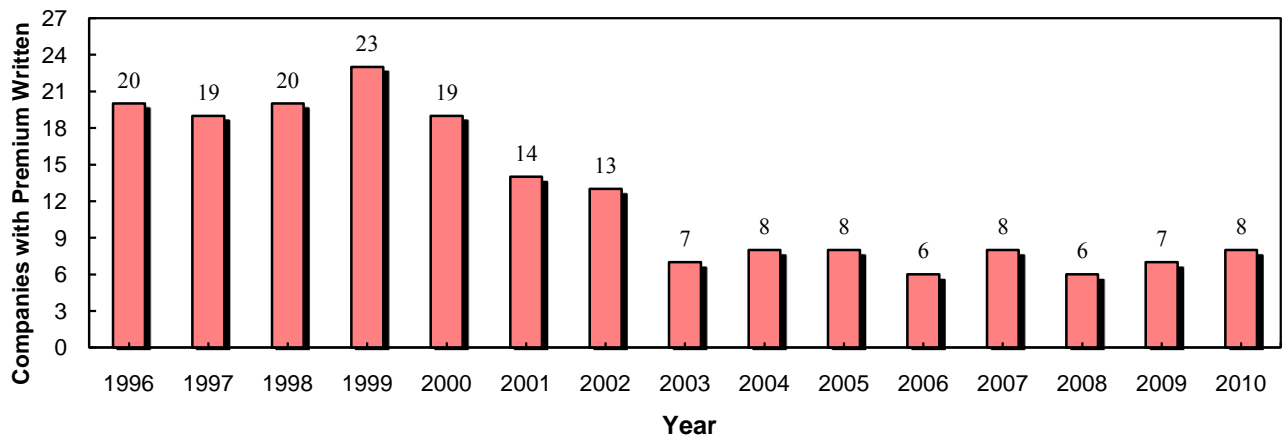
Companies Writing Medical Malpractice Insurance All Medical Care Providers



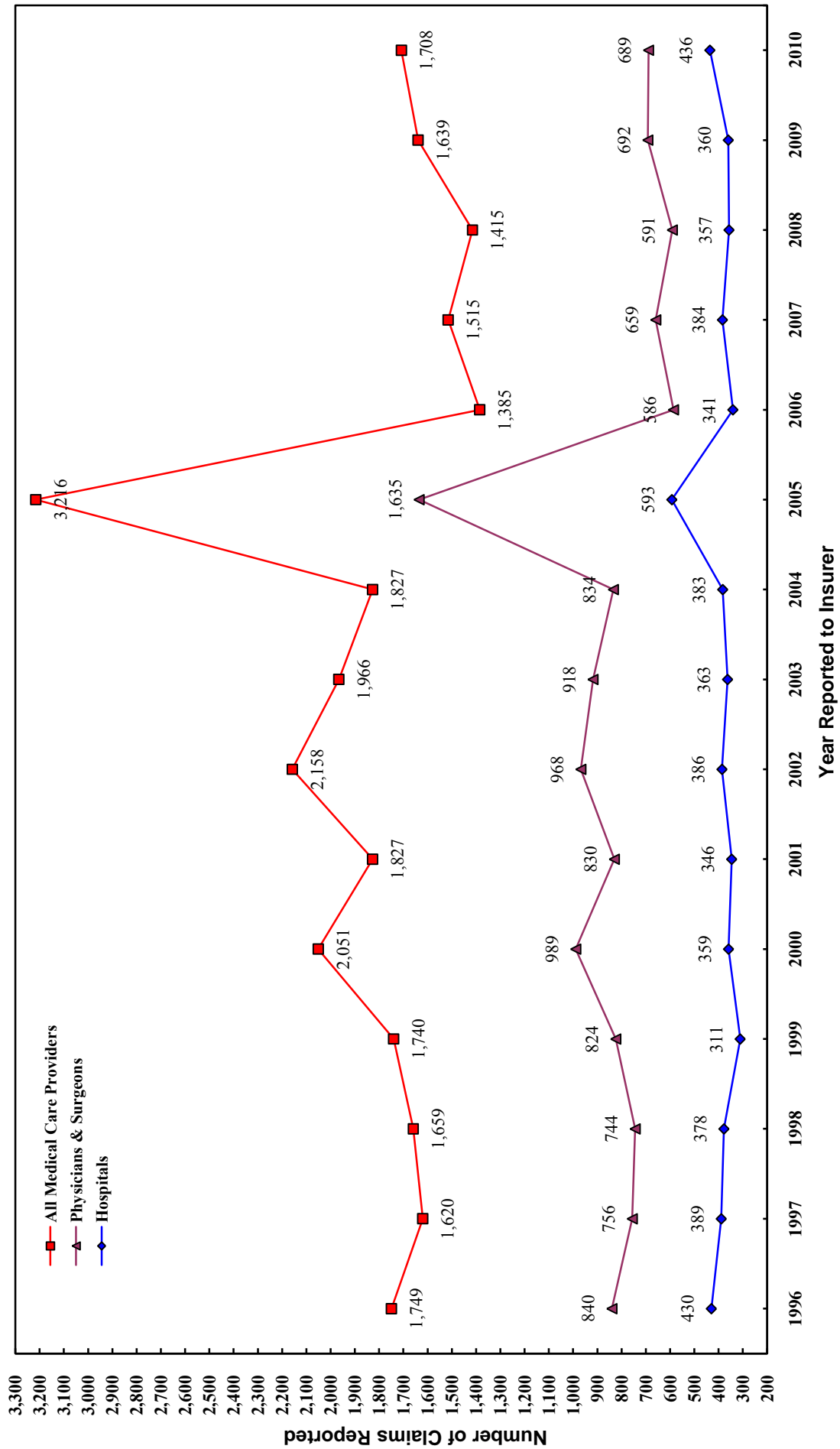
Physicians & Surgeons



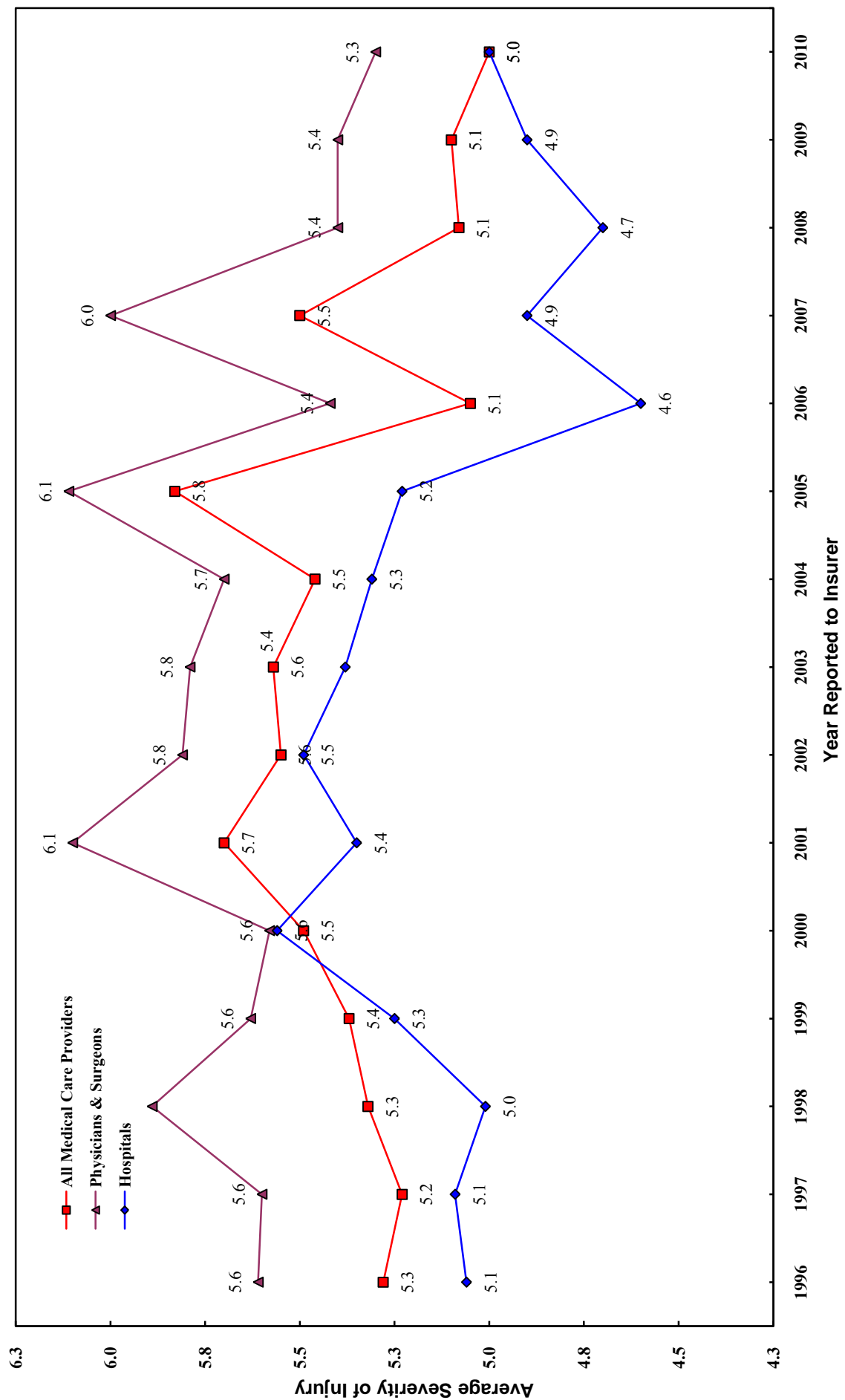
Hospitals



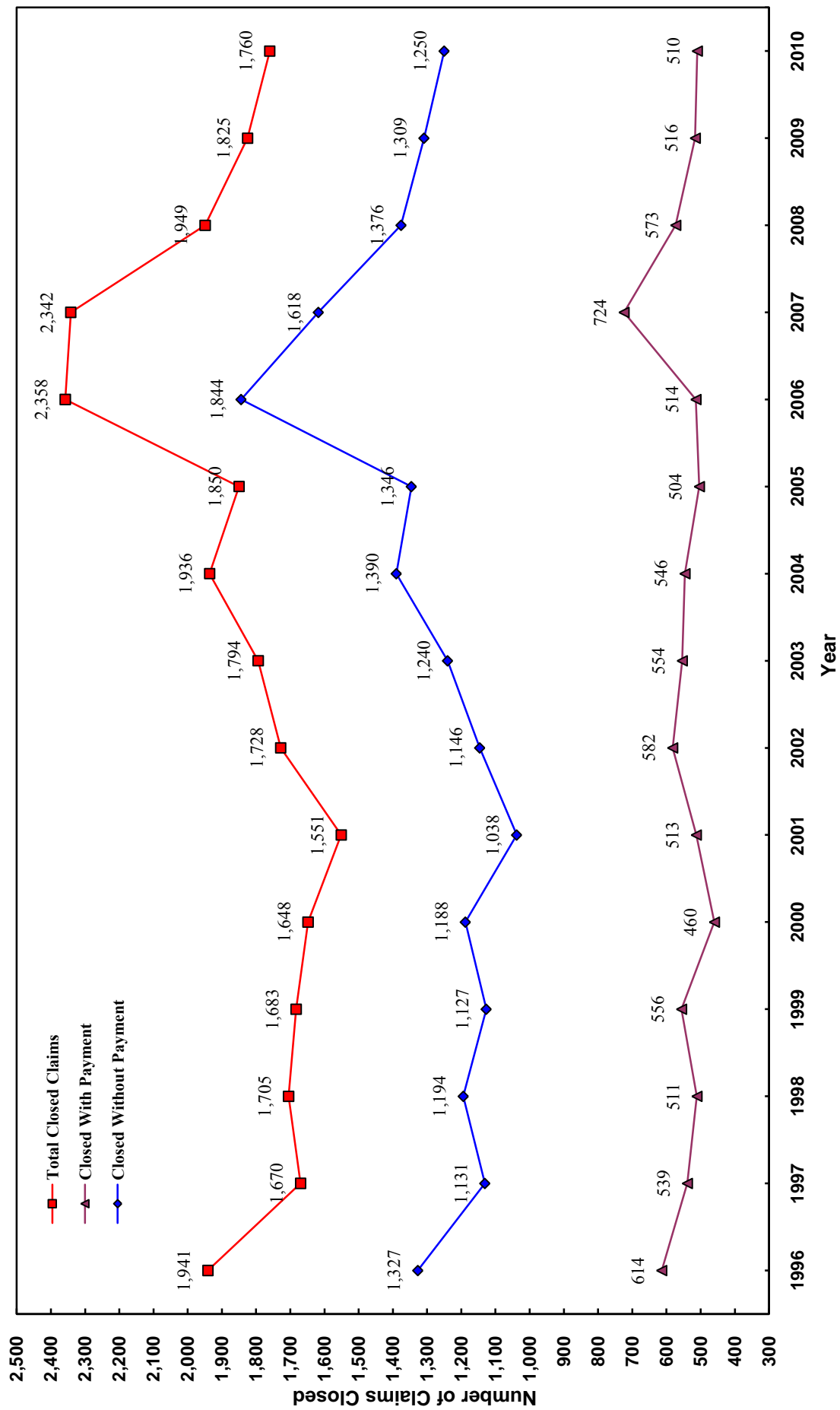
Claim Count Reported to Insurer



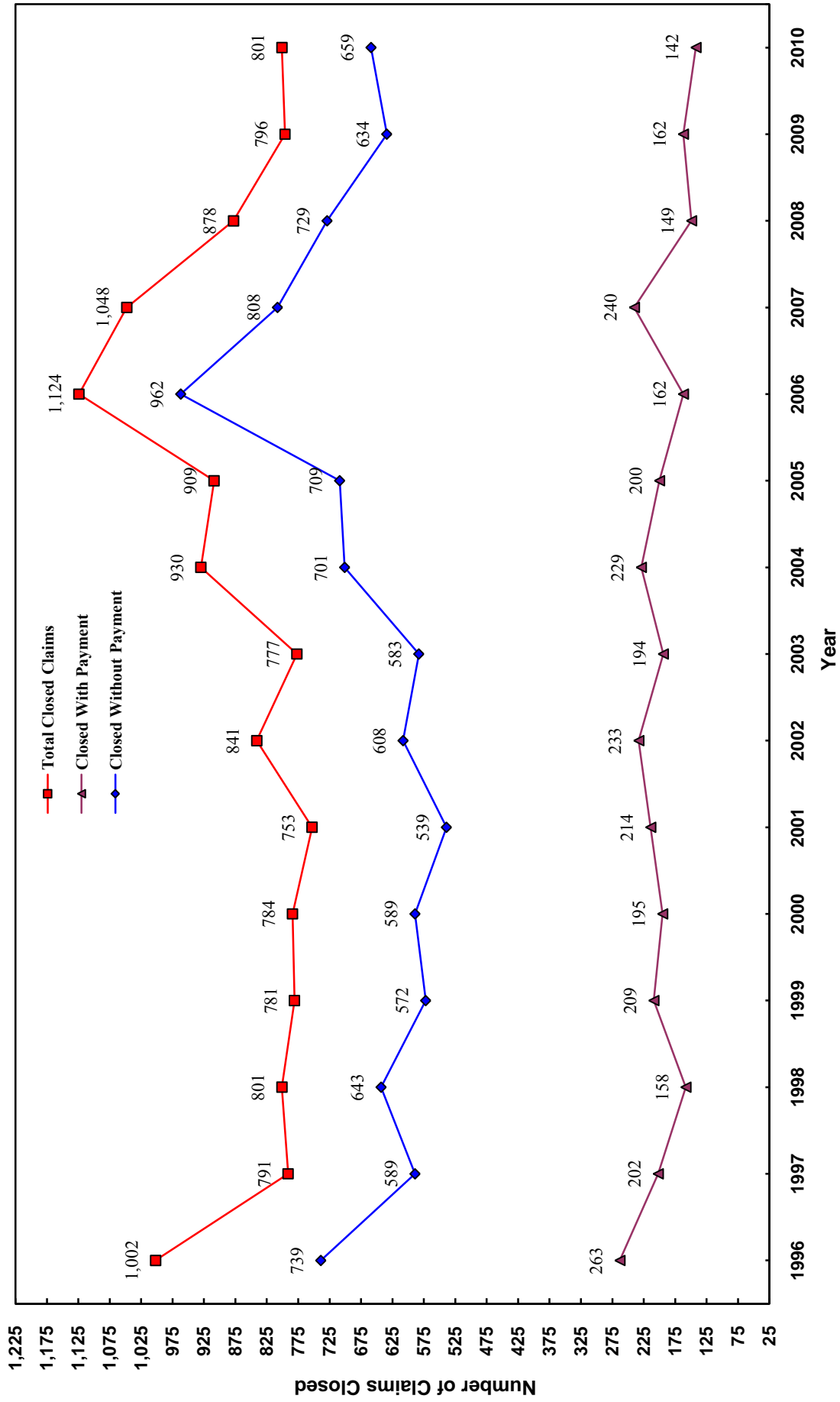
**Average Injury Severity of Claims
Reported to Insurer**



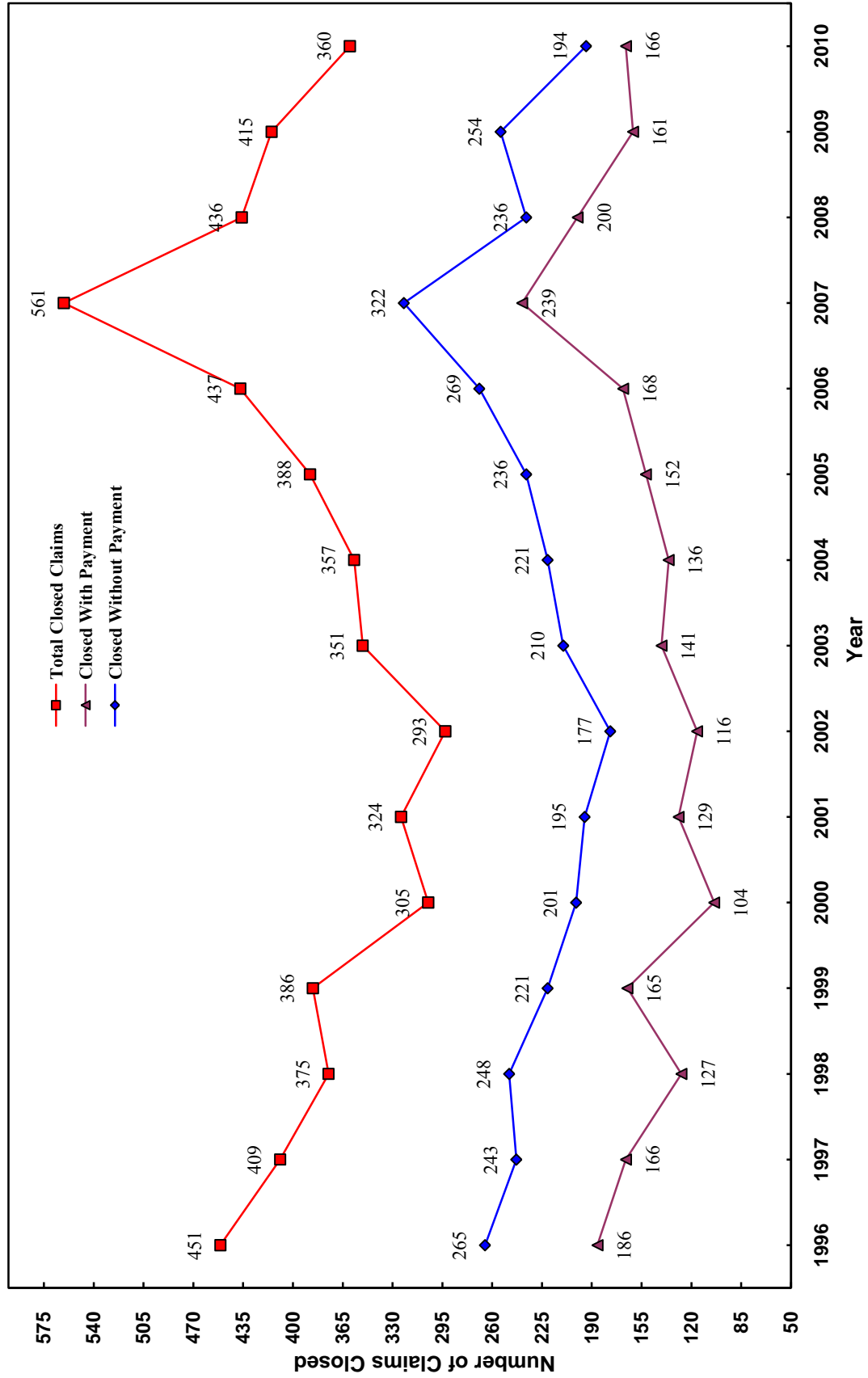
Closed Claim Count All Medical Care Providers



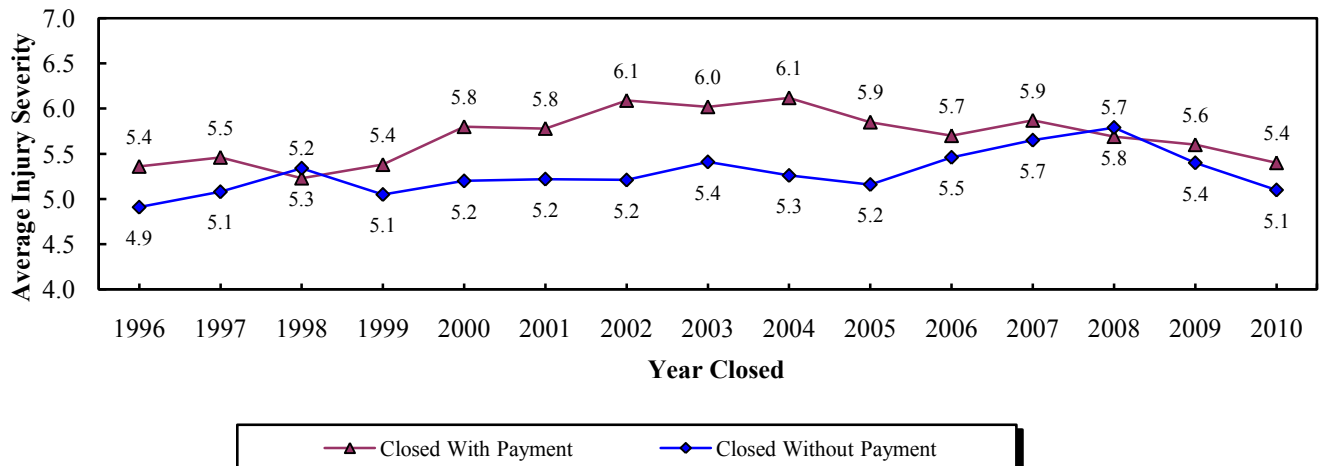
Closed Claim Count Physicians & Surgeons



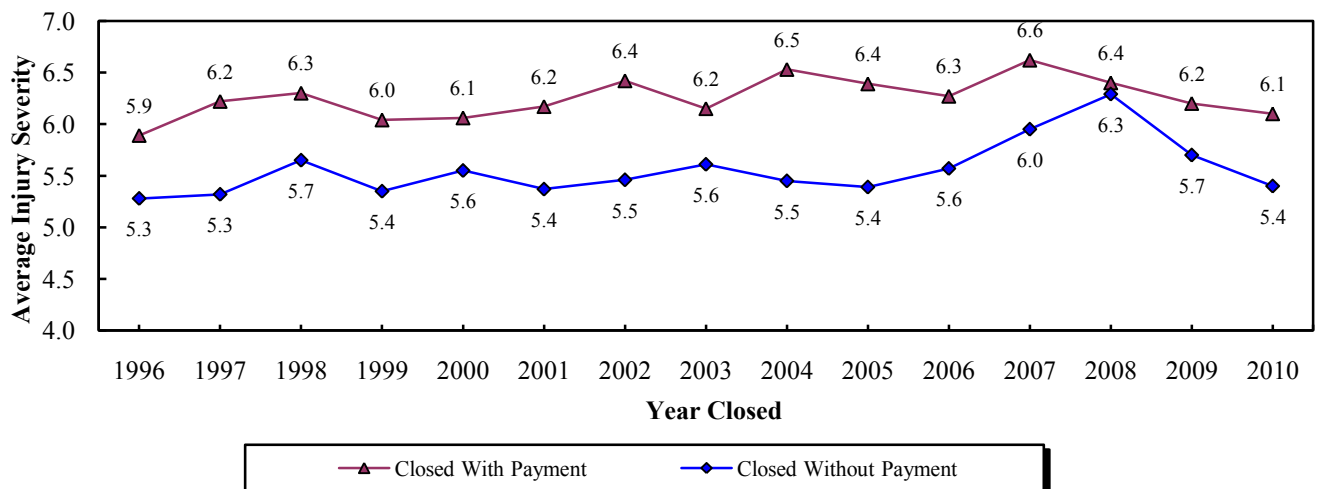
Closed Claim Count Hospitals



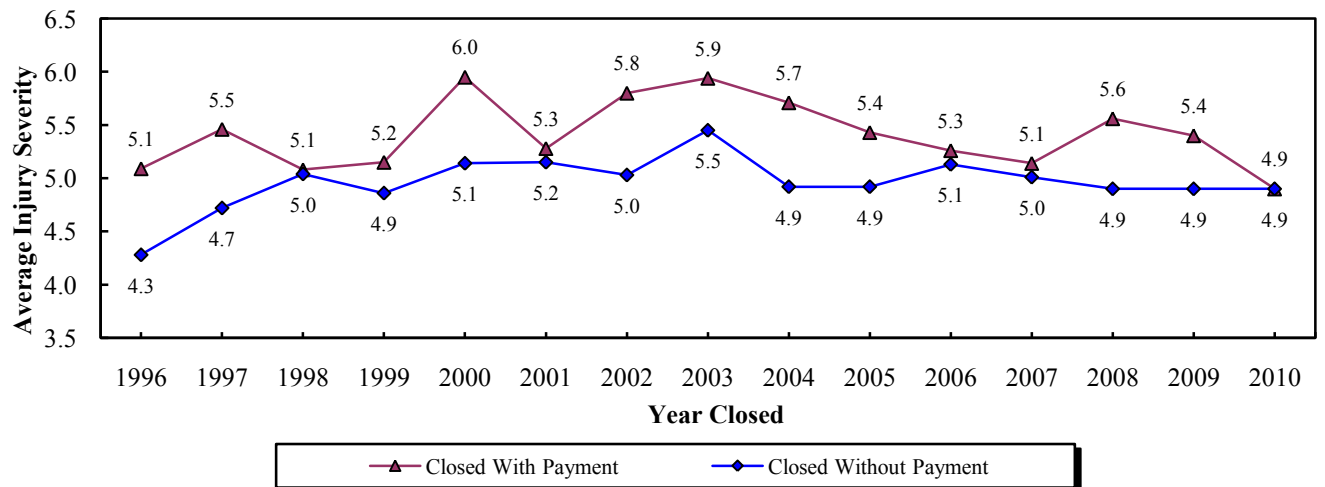
Average Injury Severity of Closed Claims All Medical Care Providers



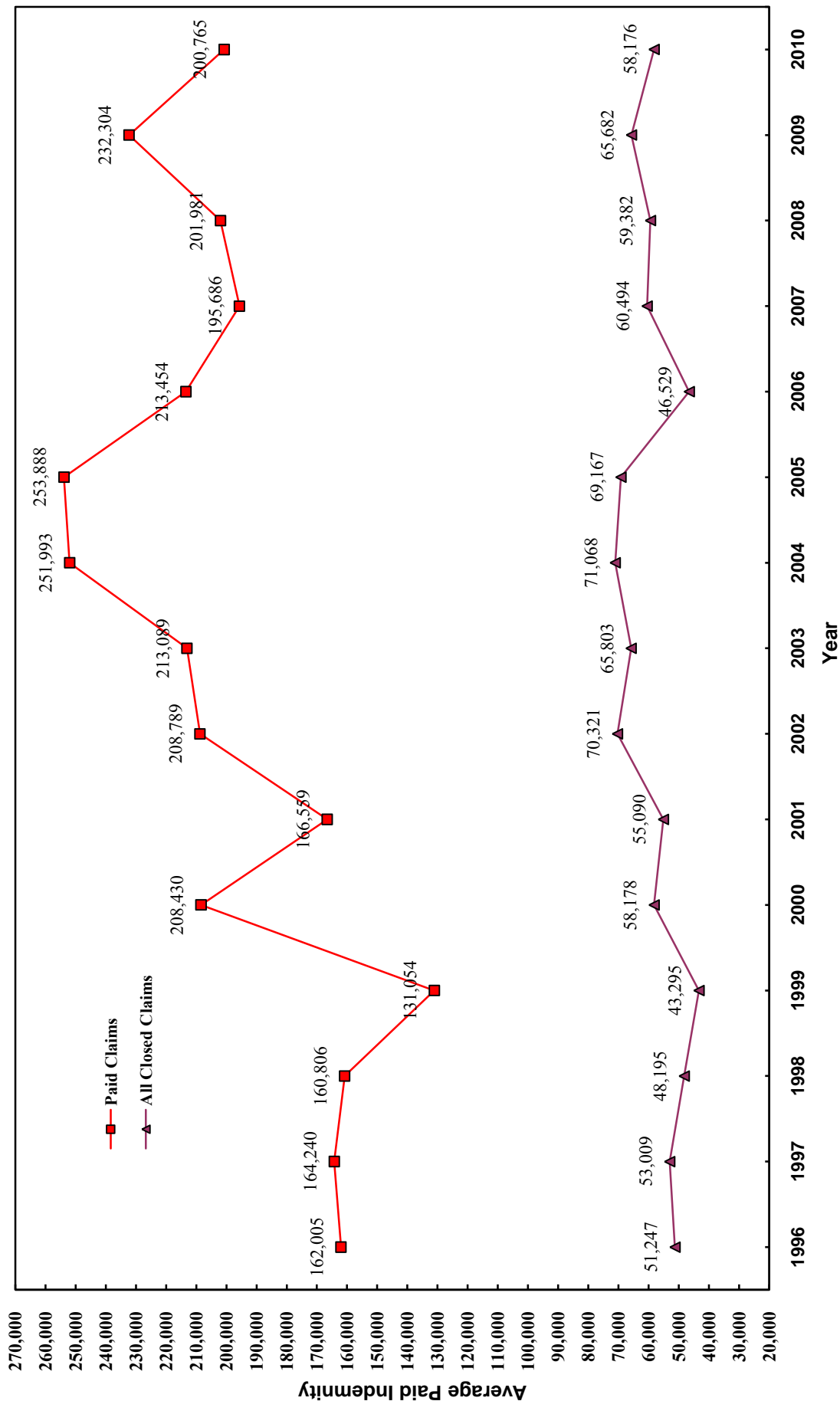
Physicians and Surgeons



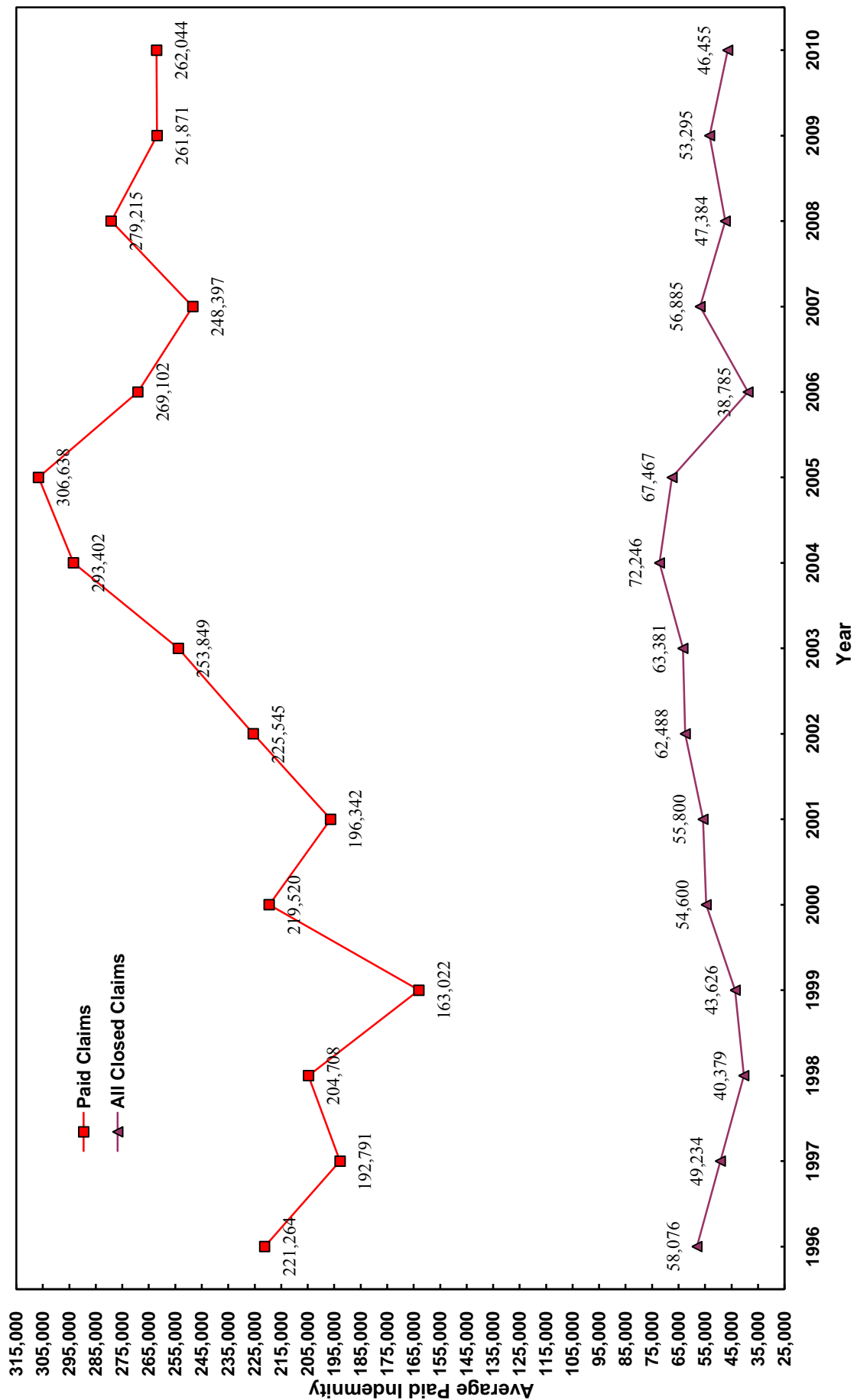
Hospitals



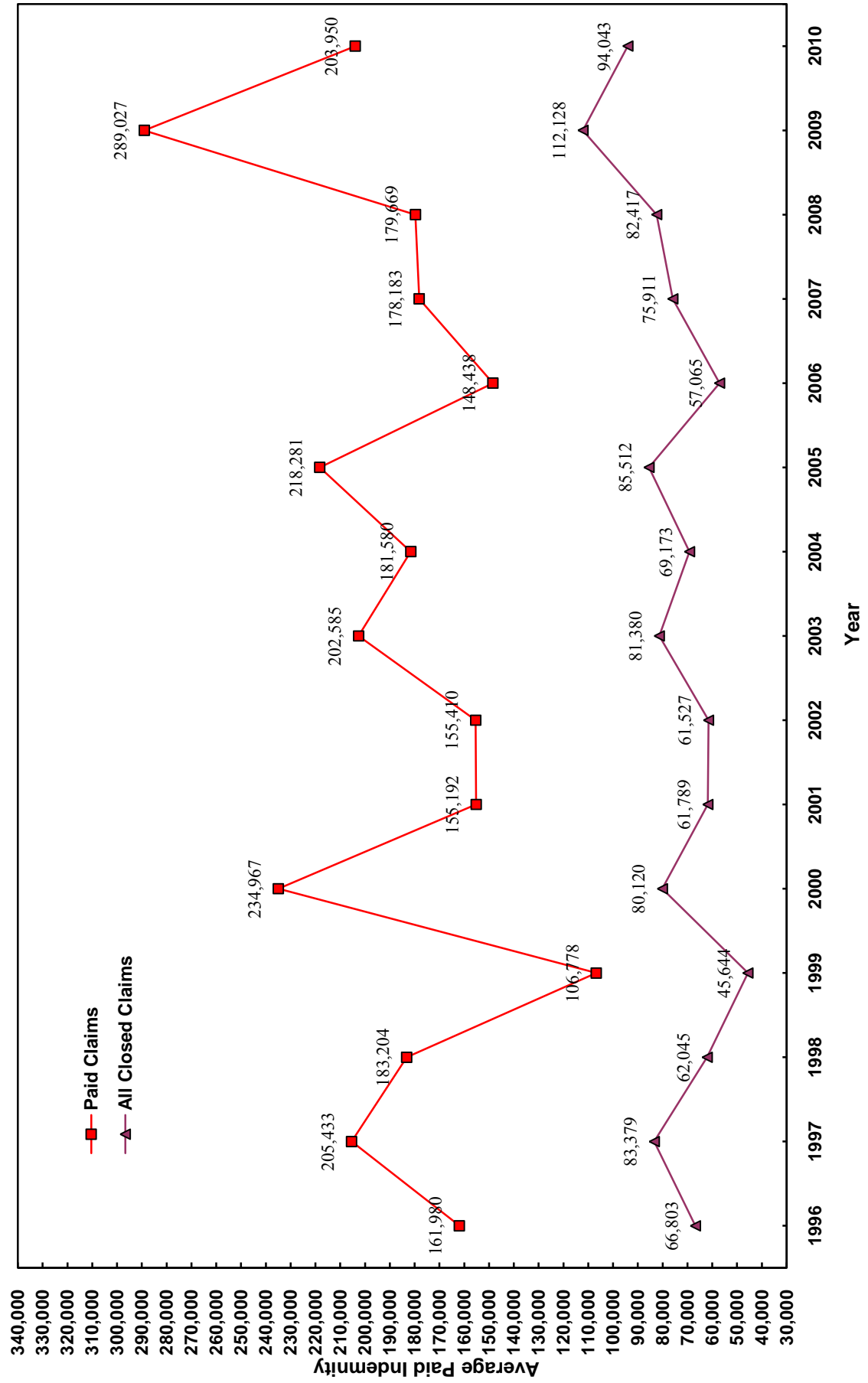
All Medical Care Providers Average Indemnity Paid



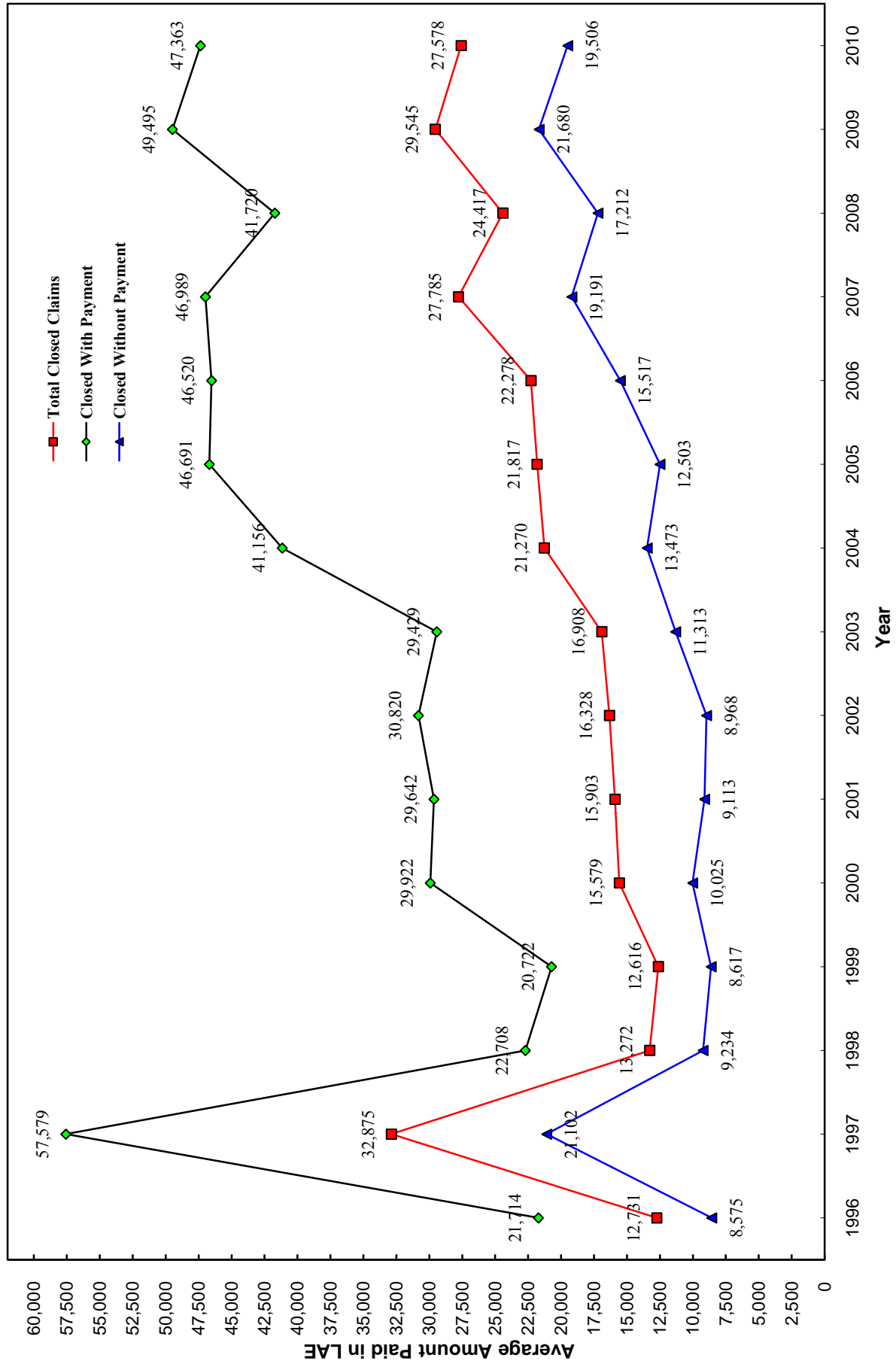
Physicians & Surgeons Average Indemnity Paid



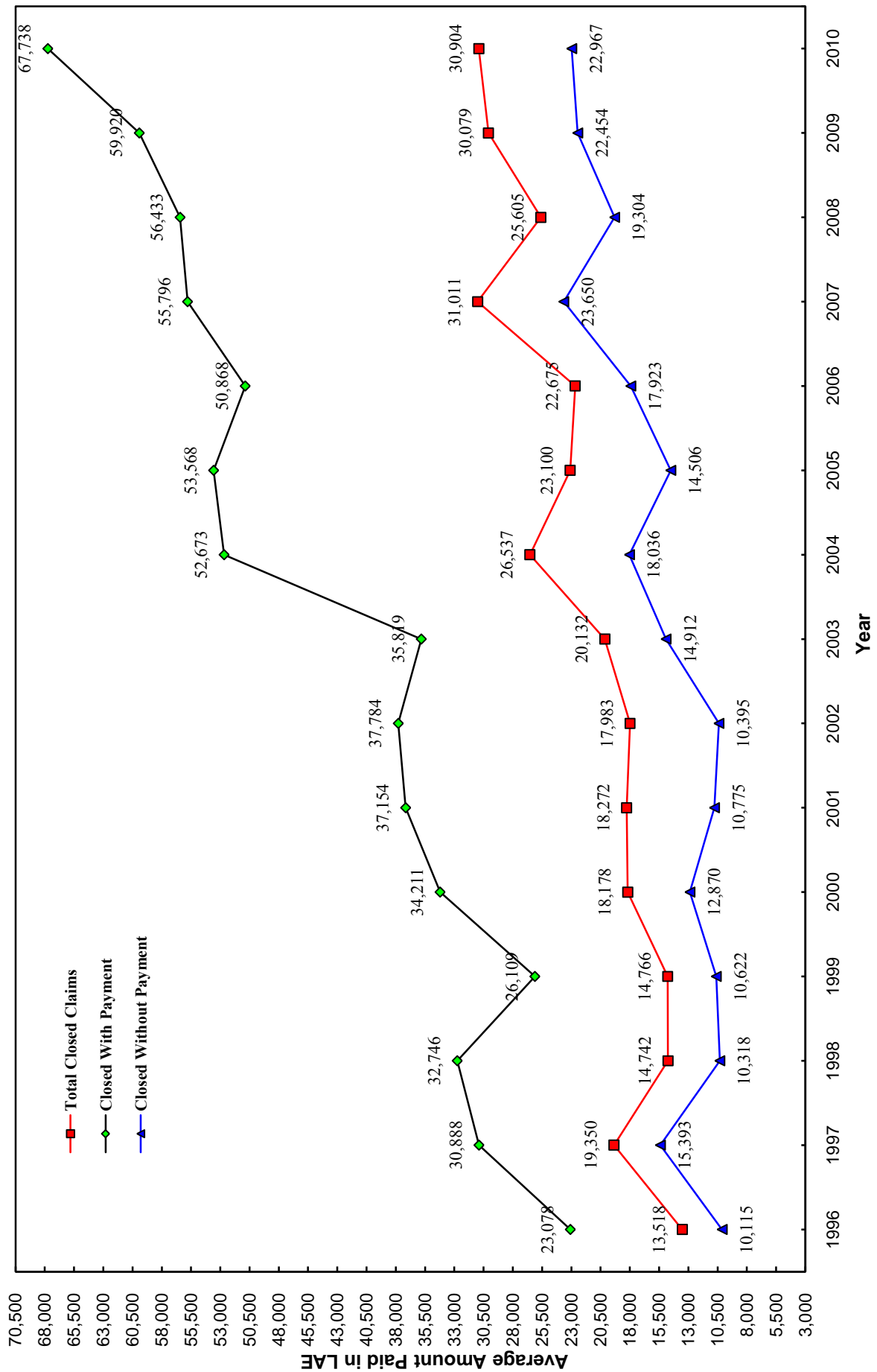
Hospitals Average Indemnity Paid



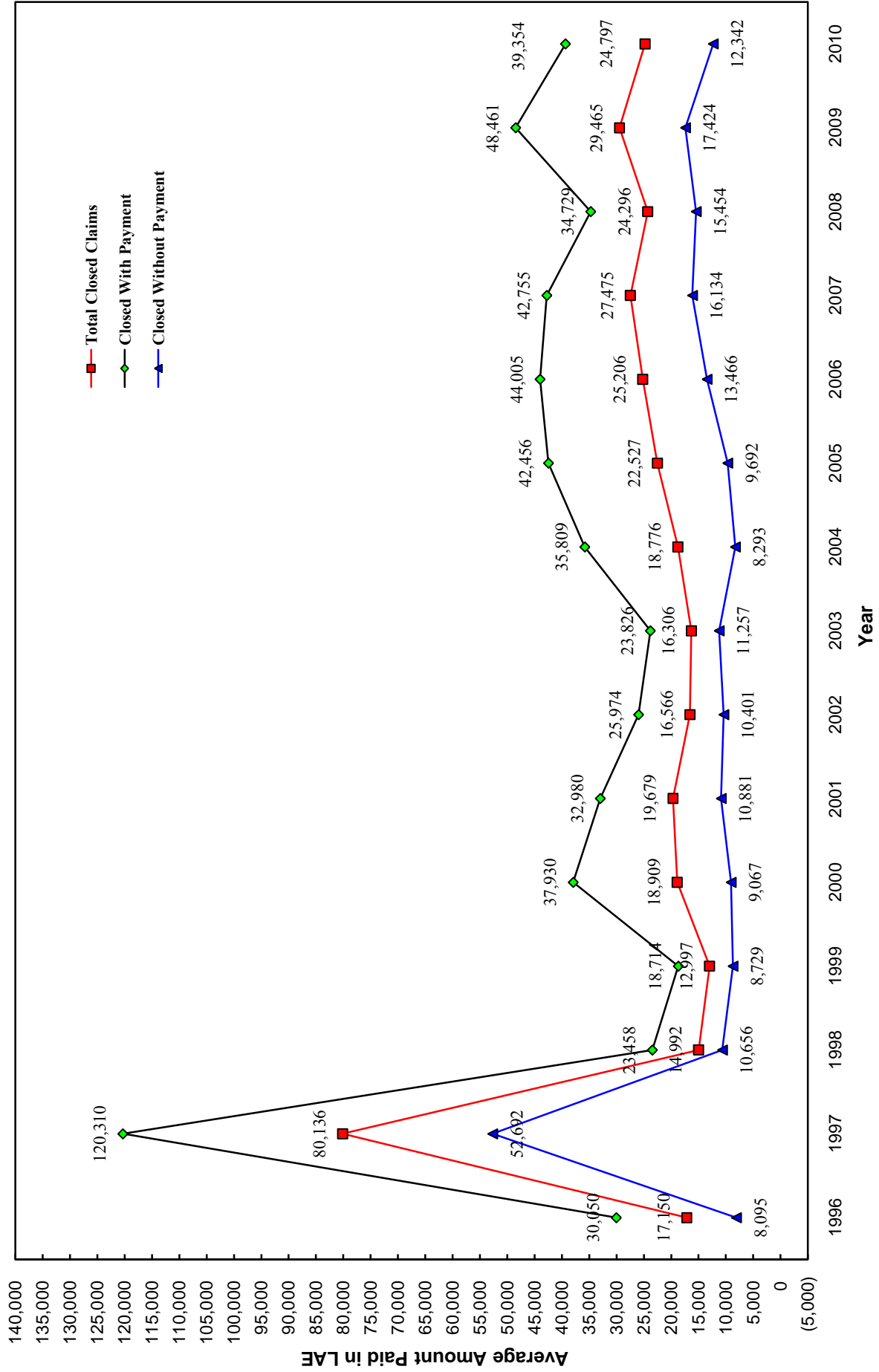
Loss Adjustment Expense All Medical Care Providers



Loss Adjustment Expense Physicians & Surgeons



Loss Adjustment Expense Hospitals



Medical Malpractice Claims by County of Jurisdiction, 1996-2010
All Medical Providers

| County FIPS Code | County | Total Claims Filed In Court | Claims Closed With Payment | Total Indemnity | Average Indemnity Per Paid Claim |
|------------------------|----------------|--------------------------------|-------------------------------|-----------------|---|
| 001 | ADAIR | 5 | 3 | \$355,559 | \$118,520 |
| 003 | ANDREW | 70 | 23 | \$7,001,500 | \$304,413 |
| 005 | ATCHISON | 3 | 1 | \$15,000 | \$15,000 |
| 007 | AUDRAIN | 68 | 15 | \$3,448,645 | \$229,910 |
| 009 | BARRY | 25 | 13 | \$2,488,978 | \$191,460 |
| 011 | BARTON | 14 | 5 | \$920,000 | \$184,000 |
| 013 | BATES | 17 | 5 | \$577,000 | \$115,400 |
| 015 | BENTON | 3 | 2 | \$44,500 | \$22,250 |
| 017 | BOLLINGER | 2 | 0 | \$0 | \$0 |
| 019 | BOONE | 803 | 170 | \$40,497,264 | \$238,219 |
| 021 | BUCHANAN | 498 | 157 | \$35,603,476 | \$226,774 |
| 023 | BUTLER | 225 | 69 | \$8,038,096 | \$116,494 |
| 025 | CALDWELL | 1 | 0 | \$0 | \$0 |
| 027 | CALLAWAY | 24 | 8 | \$1,848,000 | \$231,000 |
| 029 | CAMDEN | 152 | 49 | \$8,059,900 | \$164,488 |
| 031 | CAPE GIRARDEAU | 331 | 83 | \$18,436,260 | \$222,124 |
| 033 | CARROLL | 2 | 0 | \$0 | \$0 |
| 035 | CARTER | 4 | 0 | \$0 | \$0 |
| 037 | CASS | 49 | 23 | \$5,170,858 | \$224,820 |
| 039 | CEDAR | 8 | 2 | \$153,500 | \$76,750 |
| 041 | CHARITON | 1 | 0 | \$0 | \$0 |
| 043 | CHRISTIAN | 12 | 2 | \$375,000 | \$187,500 |
| 045 | CLARK | 3 | 1 | \$50,000 | \$50,000 |
| 047 | CLAY | 645 | 159 | \$28,262,427 | \$177,751 |
| 049 | CLINTON | 18 | 5 | \$830,752 | \$166,150 |
| 051 | COLE | 332 | 79 | \$12,401,567 | \$156,982 |
| 053 | COOPER | 17 | 10 | \$609,250 | \$60,925 |
| 055 | CRAWFORD | 22 | 9 | \$1,488,233 | \$165,359 |
| 057 | DADE | 4 | 2 | \$520,000 | \$260,000 |
| 059 | DALLAS | 7 | 4 | \$1,540,000 | \$385,000 |
| 061 | DAVISS | 1 | 1 | \$100,000 | \$100,000 |
| 063 | DE KALB | 2 | 1 | \$17,000 | \$17,000 |
| 065 | DENT | 16 | 4 | \$1,322,300 | \$330,575 |
| 067 | DOUGLAS | 3 | 2 | \$1,209,844 | \$604,922 |
| 069 | DUNKLIN | 52 | 26 | \$3,917,617 | \$150,678 |
| 071 | FRANKLIN | 74 | 12 | \$3,385,988 | \$282,166 |
| 073 | GASCONADE | 4 | 0 | \$0 | \$0 |
| 075 | GENTRY | 3 | 0 | \$0 | \$0 |
| 077 | GREENE | 1,042 | 339 | \$96,863,772 | \$285,734 |
| 079 | GRUNDY | 7 | 4 | \$635,000 | \$158,750 |
| 081 | HARRISON | 7 | 0 | \$0 | \$0 |
| 083 | HENRY | 30 | 8 | \$904,498 | \$113,062 |
| 087 | HOLT | 3 | 1 | \$87,500 | \$87,500 |
| 089 | HOWARD | 4 | 2 | \$28,500 | \$14,250 |
| 091 | HOWELL | 85 | 32 | \$4,460,500 | \$139,391 |
| 093 | IRON | 4 | 2 | \$384,466 | \$192,233 |
| 095 | JACKSON | 4,633 | 1,552 | \$357,107,432 | \$230,095 |
| 097 | JASPER | 677 | 273 | \$99,874,936 | \$365,842 |
| 099 | JEFFERSON | 251 | 57 | \$8,618,244 | \$151,197 |

Medical Malpractice Claims by County of Jurisdiction, 1996-2010
All Medical Providers

| County FIPS Code | County | Total Claims Filed In Court | Claims Closed With Payment | Total Indemnity | Average Indemnity Per Paid Claim |
|------------------------|----------------|--------------------------------|-------------------------------|-----------------|---|
| 101 | JOHNSON | 118 | 49 | \$11,868,207 | \$242,208 |
| 103 | KNOX | 4 | 2 | \$162,500 | \$81,250 |
| 105 | LACLEDE | 27 | 9 | \$1,590,000 | \$176,667 |
| 107 | LAFAYETTE | 13 | 6 | \$451,500 | \$75,250 |
| 109 | LAWRENCE | 24 | 14 | \$1,553,367 | \$110,955 |
| 111 | LEWIS | 1 | 1 | \$90,000 | \$90,000 |
| 113 | LINCOLN | 17 | 3 | \$153,500 | \$51,167 |
| 115 | LINN | 11 | 3 | \$80,977 | \$26,992 |
| 117 | LIVINGSTON | 13 | 3 | \$593,000 | \$197,667 |
| 119 | MCDONALD | 4 | 2 | \$117,500 | \$58,750 |
| 121 | MACON | 13 | 5 | \$2,243,000 | \$448,600 |
| 123 | MADISON | 78 | 25 | \$5,003,885 | \$200,155 |
| 125 | MARIES | 5 | 4 | \$975,000 | \$243,750 |
| 127 | MARION | 112 | 31 | \$7,281,532 | \$234,888 |
| 129 | MERCER | 4 | 0 | \$0 | \$0 |
| 131 | MILLER | 10 | 2 | \$83,000 | \$41,500 |
| 133 | MISSISSIPPI | 5 | 2 | \$67,898 | \$33,949 |
| 135 | MONITEAU | 9 | 2 | \$55,000 | \$27,500 |
| 137 | MONROE | 3 | 0 | \$0 | \$0 |
| 139 | MONTGOMERY | 9 | 4 | \$990,000 | \$247,500 |
| 141 | MORGAN | 16 | 2 | \$340,000 | \$170,000 |
| 143 | NEW MADRID | 27 | 8 | \$1,410,000 | \$176,250 |
| 145 | NEWTON | 116 | 45 | \$4,907,500 | \$109,056 |
| 147 | NODAWAY | 29 | 9 | \$825,350 | \$91,706 |
| 149 | OREGON | 1 | 1 | \$35,000 | \$35,000 |
| 151 | OSAGE | 4 | 3 | \$313,069 | \$104,356 |
| 153 | OZARK | 2 | 0 | \$0 | \$0 |
| 155 | PEMISCOT | 26 | 10 | \$1,809,699 | \$180,970 |
| 157 | PERRY | 23 | 4 | \$642,000 | \$160,500 |
| 159 | PETTIS | 115 | 37 | \$8,828,263 | \$238,602 |
| 161 | PHELPS | 154 | 49 | \$11,213,777 | \$228,853 |
| 163 | PIKE | 24 | 5 | \$1,608,500 | \$321,700 |
| 165 | PLATTE | 60 | 20 | \$3,517,198 | \$175,860 |
| 167 | POLK | 73 | 32 | \$3,629,987 | \$113,437 |
| 169 | PULASKI | 30 | 12 | \$3,749,750 | \$312,479 |
| 171 | PUTNAM | 4 | 1 | \$17,500 | \$17,500 |
| 173 | RALLS | 4 | 0 | \$0 | \$0 |
| 175 | RANDOLPH | 38 | 19 | \$3,717,133 | \$195,639 |
| 177 | RAY | 6 | 2 | \$344,000 | \$172,000 |
| 179 | REYNOLDS | 11 | 6 | \$339,875 | \$56,646 |
| 181 | RIPLEY | 13 | 4 | \$716,587 | \$179,147 |
| 183 | ST. CHARLES | 338 | 85 | \$15,546,742 | \$182,903 |
| 185 | ST. CLAIR | 26 | 11 | \$3,602,500 | \$327,500 |
| 186 | STE. GENEVIEVE | 15 | 5 | \$1,237,500 | \$247,500 |
| 187 | ST. FRANCOIS | 137 | 38 | \$6,610,036 | \$173,948 |
| 189 | ST. LOUIS | 3,441 | 812 | \$164,132,336 | \$202,133 |
| 195 | SALINE | 38 | 15 | \$3,741,500 | \$249,433 |
| 197 | SCHUYLER | 1 | 1 | \$100,000 | \$100,000 |
| 199 | SCOTLAND | 8 | 1 | \$5,000 | \$5,000 |

Medical Malpractice Claims by County of Jurisdiction, 1996-2010
All Medical Providers

| County FIPS Code | County | Total Claims Filed In Court | Claims Closed With Payment | Total Indemnity | Average Indemnity Per Paid Claim |
|------------------------|------------------|--------------------------------|-------------------------------|-----------------|---|
| 201 | SCOTT | 198 | 64 | \$12,283,962 | \$191,937 |
| 205 | SHELBY | 5 | 0 | \$0 | \$0 |
| 207 | STODDARD | 21 | 6 | \$1,240,624 | \$206,771 |
| 209 | STONE | 9 | 5 | \$587,500 | \$117,500 |
| 211 | SULLIVAN | 1 | 0 | \$0 | \$0 |
| 213 | TANEY | 113 | 39 | \$6,516,326 | \$167,085 |
| 215 | TEXAS | 31 | 6 | \$830,250 | \$138,375 |
| 217 | VERNON | 62 | 24 | \$4,971,619 | \$207,151 |
| 219 | WARREN | 6 | 5 | \$2,950,000 | \$590,000 |
| 221 | WASHINGTON | 16 | 2 | \$145,000 | \$72,500 |
| 223 | WAYNE | 7 | 3 | \$460,000 | \$153,333 |
| 225 | WEBSTER | 9 | 1 | \$15,000 | \$15,000 |
| 227 | WORTH | 3 | 3 | \$705,000 | \$235,000 |
| 229 | WRIGHT | 6 | 1 | \$60,000 | \$60,000 |
| 510 | ST. LOUIS CITY | 3,477 | 1,069 | \$356,779,442 | \$333,751 |
| 990 | Guaranty Fund | 368 | 142 | \$19,571,079 | \$137,825 |
| 991 | Appellate Court | 43 | 2 | \$320,315 | \$160,158 |
| 992 | Out of State | 206 | 72 | \$26,791,633 | \$372,106 |
| 993 | Federal Court | 1,109 | 115 | \$22,838,125 | \$198,592 |
| 999 | Other or Unknown | 132 | 41 | \$8,451,454 | \$206,133 |

Medical Malpractice Claims by County of Jurisdiction, 2010
All Medical Providers

| County FIPS Code | County | Total Claims Filed In Court | Claims Closed With Payment | Total Indemnity | Average Indemnity Per Paid Claim |
|------------------------|----------------|--------------------------------|-------------------------------|-----------------|---|
| 003 | ANDREW | 5 | 1 | \$95,000 | \$95,000 |
| 007 | AUDRAIN | 13 | 2 | \$109,530 | \$54,765 |
| 013 | BATES | 3 | 2 | \$175,000 | \$87,500 |
| 019 | BOONE | 77 | 20 | \$8,436,456 | \$421,823 |
| 021 | BUCHANAN | 30 | 11 | \$1,691,018 | \$153,729 |
| 023 | BUTLER | 17 | 7 | \$390,800 | \$55,829 |
| 027 | CALLAWAY | 3 | 1 | \$340,000 | \$340,000 |
| 029 | CAMDEN | 12 | 5 | \$1,636,254 | \$327,251 |
| 031 | CAPE GIRARDEAU | 27 | 4 | \$593,500 | \$148,375 |
| 037 | CASS | 6 | 3 | \$385,000 | \$128,333 |
| 043 | CHRISTIAN | 5 | 2 | \$375,000 | \$187,500 |
| 047 | CLAY | 80 | 19 | \$4,084,500 | \$214,974 |
| 049 | CLINTON | 2 | 0 | \$0 | \$0 |
| 051 | COLE | 27 | 10 | \$962,000 | \$96,200 |
| 055 | CRAWFORD | 5 | 1 | \$150,000 | \$150,000 |
| 057 | DADE | 2 | 0 | \$0 | \$0 |
| 065 | DENT | 1 | 0 | \$0 | \$0 |
| 069 | DUNKLIN | 7 | 2 | \$930,000 | \$465,000 |
| 071 | FRANKLIN | 13 | 1 | \$100,000 | \$100,000 |
| 077 | GREENE | 76 | 27 | \$9,454,349 | \$350,161 |
| 079 | GRUNDY | 1 | 1 | \$5,000 | \$5,000 |
| 081 | HARRISON | 2 | 0 | \$0 | \$0 |
| 083 | HENRY | 3 | 2 | \$329,498 | \$164,749 |
| 091 | HOWELL | 5 | 1 | \$11,000 | \$11,000 |
| 095 | JACKSON | 276 | 78 | \$18,919,484 | \$242,557 |
| 097 | JASPER | 72 | 36 | \$15,410,000 | \$428,056 |
| 099 | JEFFERSON | 10 | 2 | \$500,000 | \$250,000 |
| 101 | JOHNSON | 4 | 1 | \$350,000 | \$350,000 |
| 105 | LACLEDE | 1 | 0 | \$0 | \$0 |
| 107 | LAFAYETTE | 2 | 1 | \$180,000 | \$180,000 |
| 109 | LAWRENCE | 4 | 3 | \$675,000 | \$225,000 |
| 111 | LEWIS | 1 | 1 | \$90,000 | \$90,000 |
| 113 | LINCOLN | 1 | 0 | \$0 | \$0 |
| 117 | LIVINGSTON | 1 | 0 | \$0 | \$0 |
| 123 | MADISON | 2 | 1 | \$85,000 | \$85,000 |
| 127 | MARION | 5 | 4 | \$2,490,000 | \$622,500 |
| 139 | MONTGOMERY | 1 | 0 | \$0 | \$0 |
| 141 | MORGAN | 3 | 0 | \$0 | \$0 |
| 145 | NEWTON | 1 | 0 | \$0 | \$0 |
| 147 | NODAWAY | 5 | 2 | \$196,600 | \$98,300 |
| 159 | PETTIS | 9 | 1 | \$100,000 | \$100,000 |
| 161 | PHELPS | 9 | 4 | \$509,500 | \$127,375 |
| 163 | PIKE | 4 | 0 | \$0 | \$0 |
| 165 | PLATTE | 4 | 3 | \$500,000 | \$166,667 |
| 167 | POLK | 5 | 0 | \$0 | \$0 |
| 169 | PULASKI | 1 | 1 | \$210,000 | \$210,000 |
| 175 | RANDOLPH | 2 | 2 | \$560,000 | \$280,000 |
| 179 | REYNOLDS | 6 | 3 | \$300,000 | \$100,000 |
| 181 | RIPLEY | 3 | 0 | \$0 | \$0 |
| 183 | ST. CHARLES | 25 | 9 | \$2,632,091 | \$292,455 |

Medical Malpractice Claims by County of Jurisdiction, 2010
All Medical Providers

| County FIPS Code | County | Total Claims Filed In Court | Claims Closed With Payment | Total Indemnity | Average Indemnity Per Paid Claim |
|------------------------|------------------|--------------------------------|-------------------------------|-----------------|---|
| 186 | STE. GENEVIEVE | 4 | 1 | \$450,000 | \$450,000 |
| 187 | ST. FRANCOIS | 6 | 1 | \$75,000 | \$75,000 |
| 189 | ST. LOUIS | 215 | 53 | \$9,607,911 | \$181,281 |
| 195 | SALINE | 4 | 0 | \$0 | \$0 |
| 201 | SCOTT | 12 | 4 | \$925,000 | \$231,250 |
| 209 | STONE | 1 | 1 | \$50,000 | \$50,000 |
| 213 | TANEY | 6 | 3 | \$1,574,316 | \$524,772 |
| 215 | TEXAS | 2 | 1 | \$292,500 | \$292,500 |
| 217 | VERNON | 4 | 3 | \$160,000 | \$53,333 |
| 510 | ST. LOUIS CITY | 213 | 65 | \$15,727,543 | \$241,962 |
| 992 | Out of State | 11 | 5 | \$189,000 | \$37,800 |
| 993 | Federal Court | 98 | 1 | \$30,000 | \$30,000 |
| 999 | Other or Unknown | 6 | 1 | \$65,000 | \$65,000 |
| 217 | VERNON | 2 | 2 | \$1,066,100 | \$533,050 |
| 219 | WARREN | 3 | 2 | \$2,550,000 | \$1,275,000 |
| 223 | WAYNE | 1 | 0 | \$0 | \$0 |
| 225 | WEBSTER | 4 | 1 | \$15,000 | \$15,000 |
| 510 | ST. LOUIS CITY | 216 | 60 | \$24,187,356 | \$403,123 |
| 992 | Out of State | 22 | 11 | \$4,777,500 | \$434,318 |
| 993 | Federal Court | 90 | 6 | \$60,000 | \$10,000 |
| 999 | Not Available | 16 | 7 | \$1,565,000 | \$223,571 |

Medical Malpractice Claims by County of Jurisdiction, 2009
All Medical Providers

| County FIPS Code | County | Total Claims Filed In Court | Claims Closed With Payment | Total Indemnity | Average Indemnity Per Paid Claim |
|------------------------|----------------|--------------------------------|-------------------------------|-----------------|--|
| 003 | ANDREW | 1 | 1 | \$75,000 | \$75,000 |
| 007 | AUDRAIN | 5 | 4 | \$1,004,115 | \$251,029 |
| 009 | BARRY | 5 | 3 | \$607,559 | \$202,520 |
| 019 | BOONE | 50 | 8 | \$3,203,000 | \$400,375 |
| 021 | BUCHANAN | 24 | 9 | \$2,005,000 | \$222,778 |
| 023 | BUTLER | 16 | 10 | \$1,357,500 | \$135,750 |
| 027 | CALLAWAY | 1 | 0 | \$0 | \$0 |
| 029 | CAMDEN | 12 | 2 | \$472,500 | \$236,250 |
| 031 | CAPE GIRARDEAU | 24 | 6 | \$1,585,000 | \$264,167 |
| 037 | CASS | 2 | 1 | \$125,000 | \$125,000 |
| 043 | CHRISTIAN | 1 | 0 | \$0 | \$0 |
| 047 | CLAY | 52 | 10 | \$1,290,000 | \$129,000 |
| 049 | CLINTON | 3 | 0 | \$0 | \$0 |
| 051 | COLE | 40 | 8 | \$1,600,000 | \$200,000 |
| 053 | COOPER | 4 | 1 | \$100,000 | \$100,000 |
| 055 | CRAWFORD | 1 | 0 | \$0 | \$0 |
| 059 | DALLAS | 1 | 0 | \$0 | \$0 |
| 063 | DE KALB | 1 | 0 | \$0 | \$0 |
| 065 | DENT | 2 | 0 | \$0 | \$0 |
| 067 | DOUGLAS | 1 | 1 | \$9,844 | \$9,844 |
| 069 | DUNKLIN | 4 | 3 | \$251,500 | \$83,833 |
| 071 | FRANKLIN | 3 | 0 | \$0 | \$0 |
| 077 | GREENE | 87 | 32 | \$14,604,405 | \$456,388 |
| 081 | HARRISON | 3 | 0 | \$0 | \$0 |
| 083 | HENRY | 2 | 0 | \$0 | \$0 |
| 087 | HOLT | 2 | 1 | \$87,500 | \$87,500 |
| 091 | HOWELL | 11 | 6 | \$642,500 | \$107,083 |
| 095 | JACKSON | 326 | 98 | \$27,706,250 | \$282,717 |
| 097 | JASPER | 59 | 16 | \$7,914,455 | \$494,653 |
| 099 | JEFFERSON | 15 | 5 | \$915,000 | \$183,000 |
| 101 | JOHNSON | 9 | 5 | \$1,368,708 | \$273,742 |
| 105 | LACLEDE | 6 | 2 | \$650,000 | \$325,000 |
| 107 | LAFAYETTE | 3 | 2 | \$71,500 | \$35,750 |
| 109 | LAWRENCE | 3 | 2 | \$200,000 | \$100,000 |
| 113 | LINCOLN | 4 | 1 | \$50,000 | \$50,000 |
| 115 | LINN | 2 | 0 | \$0 | \$0 |
| 117 | LIVINGSTON | 3 | 0 | \$0 | \$0 |
| 123 | MADISON | 4 | 1 | \$7,500 | \$7,500 |
| 127 | MARION | 11 | 4 | \$831,927 | \$207,982 |
| 129 | MERCER | 1 | 0 | \$0 | \$0 |
| 131 | MILLER | 2 | 0 | \$0 | \$0 |
| 141 | MORGAN | 3 | 0 | \$0 | \$0 |
| 145 | NEWTON | 3 | 0 | \$0 | \$0 |
| 155 | PEMISCOT | 2 | 0 | \$0 | \$0 |
| 157 | PERRY | 2 | 1 | \$412,500 | \$412,500 |
| 159 | PETTIS | 10 | 3 | \$600,000 | \$200,000 |
| 161 | PHELPS | 9 | 3 | \$840,000 | \$280,000 |
| 163 | PIKE | 3 | 0 | \$0 | \$0 |
| 165 | PLATTE | 4 | 0 | \$0 | \$0 |
| 167 | POLK | 10 | 4 | \$525,000 | \$131,250 |

Medical Malpractice Claims by County of Jurisdiction, 2009
All Medical Providers

| County FIPS Code | County | Total Claims Filed In Court | Claims Closed With Payment | Total Indemnity | Average Indemnity Per Paid Claim |
|------------------------|------------------|--------------------------------|-------------------------------|-----------------|--|
| 169 | PULASKI | 1 | 1 | \$718,750 | \$718,750 |
| 175 | RANDOLPH | 3 | 1 | \$225,000 | \$225,000 |
| 181 | RIPLEY | 1 | 0 | \$0 | \$0 |
| 183 | ST. CHARLES | 21 | 4 | \$237,000 | \$59,250 |
| 187 | ST. FRANCOIS | 15 | 6 | \$1,075,000 | \$179,167 |
| 189 | ST. LOUIS | 255 | 62 | \$11,903,113 | \$191,986 |
| 195 | SALINE | 7 | 2 | \$175,000 | \$87,500 |
| 199 | SCOTLAND | 1 | 1 | \$5,000 | \$5,000 |
| 201 | SCOTT | 13 | 7 | \$1,375,000 | \$196,429 |
| 205 | SHELBY | 1 | 0 | \$0 | \$0 |
| 207 | STODDARD | 1 | 0 | \$0 | \$0 |
| 209 | STONE | 2 | 0 | \$0 | \$0 |
| 213 | TANEY | 6 | 1 | \$20,000 | \$20,000 |
| 215 | TEXAS | 8 | 0 | \$0 | \$0 |
| 217 | VERNON | 2 | 2 | \$1,066,100 | \$533,050 |
| 219 | WARREN | 3 | 2 | \$2,550,000 | \$1,275,000 |
| 223 | WAYNE | 1 | 0 | \$0 | \$0 |
| 225 | WEBSTER | 4 | 1 | \$15,000 | \$15,000 |
| 510 | ST. LOUIS CITY | 234 | 68 | \$25,484,856 | \$374,777 |
| 992 | Out of State | 22 | 10 | \$4,767,500 | \$476,750 |
| 993 | Federal Court | 91 | 7 | \$70,000 | \$10,000 |
| 999 | Other or Unknown | 16 | 7 | \$1,565,000 | \$223,571 |

Medical Malpractice Claims by County of Jurisdiction, 2008
All Medical Providers

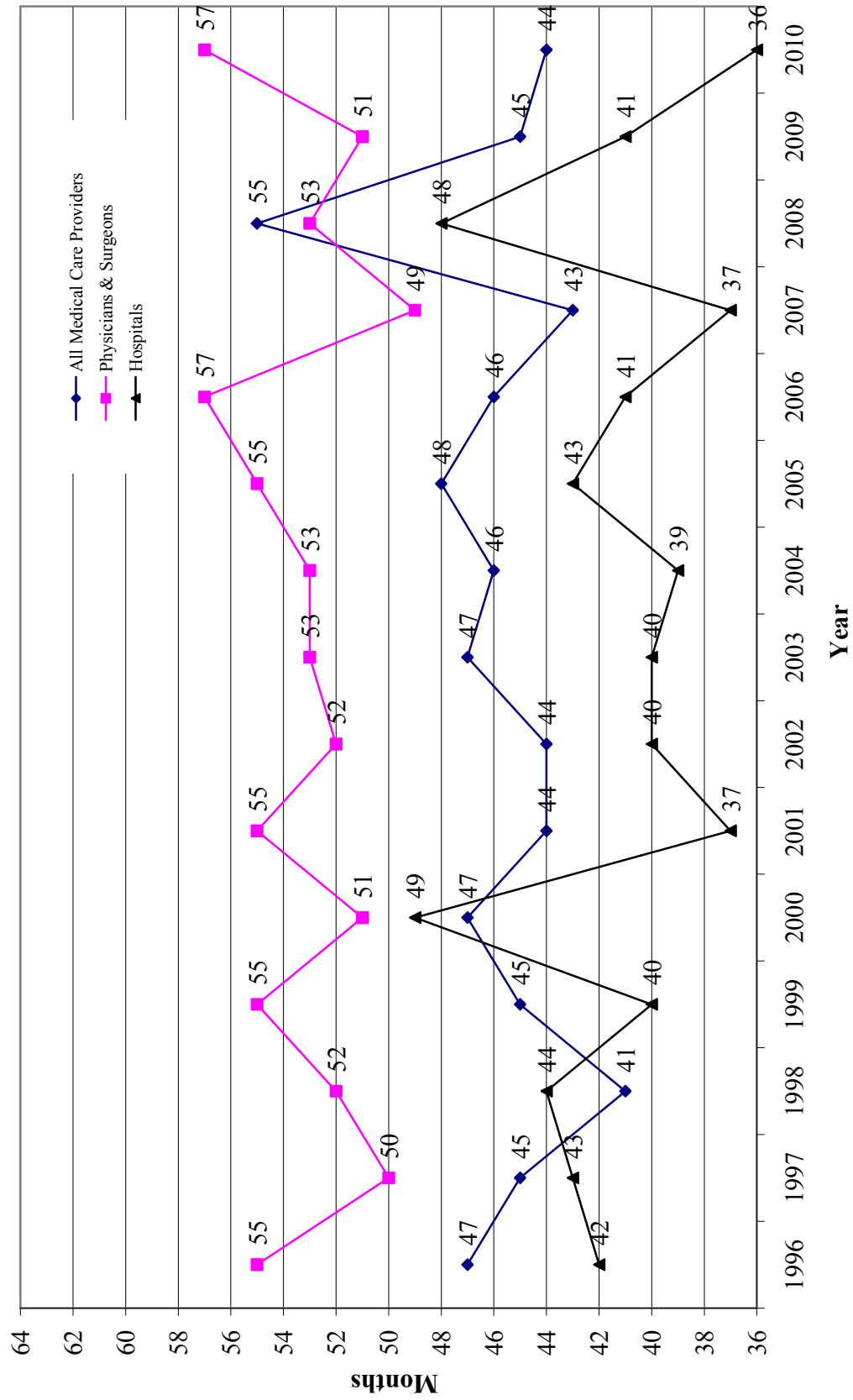
| County FIPS Code | County | Total Claims Filed In Court | Claims Closed With Payment | Total Indemnity | Average Indemnity Per Paid Claim |
|------------------------|----------------|--------------------------------|-------------------------------|-----------------|--|
| 003 | ANDREW | 10 | 2 | \$1,050,000 | \$525,000 |
| 007 | AUDRAIN | 5 | 2 | \$170,000 | \$85,000 |
| 009 | BARRY | 5 | 1 | \$1,000,000 | \$1,000,000 |
| 013 | BATES | 2 | 1 | \$27,000 | \$27,000 |
| 019 | BOONE | 66 | 15 | \$3,608,647 | \$240,576 |
| 021 | BUCHANAN | 30 | 11 | \$2,017,595 | \$183,418 |
| 023 | BUTLER | 29 | 7 | \$416,708 | \$59,530 |
| 027 | CALLAWAY | 2 | 0 | \$0 | \$0 |
| 029 | CAMDEN | 9 | 3 | \$230,000 | \$76,667 |
| 031 | CAPE GIRARDEAU | 13 | 2 | \$15,000 | \$7,500 |
| 037 | CASS | 7 | 2 | \$300,000 | \$150,000 |
| 039 | CEDAR | 1 | 0 | \$0 | \$0 |
| 043 | CHRISTIAN | 1 | 0 | \$0 | \$0 |
| 047 | CLAY | 61 | 10 | \$1,759,500 | \$175,950 |
| 049 | CLINTON | 2 | 2 | \$300,000 | \$150,000 |
| 051 | COLE | 17 | 1 | \$119,750 | \$119,750 |
| 055 | CRAWFORD | 2 | 0 | \$0 | \$0 |
| 065 | DENT | 1 | 0 | \$0 | \$0 |
| 069 | DUNKLIN | 3 | 2 | \$425,000 | \$212,500 |
| 071 | FRANKLIN | 3 | 1 | \$65,000 | \$65,000 |
| 077 | GREENE | 73 | 21 | \$5,179,759 | \$246,655 |
| 089 | HOWARD | 1 | 1 | \$15,000 | \$15,000 |
| 091 | HOWELL | 2 | 0 | \$0 | \$0 |
| 095 | JACKSON | 432 | 171 | \$36,895,589 | \$215,764 |
| 097 | JASPER | 42 | 19 | \$11,082,557 | \$583,292 |
| 099 | JEFFERSON | 29 | 5 | \$1,013,500 | \$202,700 |
| 101 | JOHNSON | 9 | 3 | \$325,000 | \$108,333 |
| 105 | LACLEDE | 1 | 0 | \$0 | \$0 |
| 109 | LAWRENCE | 3 | 1 | \$15,000 | \$15,000 |
| 113 | LINCOLN | 2 | 0 | \$0 | \$0 |
| 115 | LINN | 1 | 1 | \$37,500 | \$37,500 |
| 121 | MACON | 2 | 1 | \$210,000 | \$210,000 |
| 123 | MADISON | 3 | 1 | \$200,000 | \$200,000 |
| 127 | MARION | 13 | 2 | \$605,000 | \$302,500 |
| 129 | MERCER | 1 | 0 | \$0 | \$0 |
| 143 | NEW MADRID | 5 | 2 | \$147,500 | \$73,750 |
| 145 | NEWTON | 4 | 1 | \$165,000 | \$165,000 |
| 147 | NODAWAY | 4 | 1 | \$180,000 | \$180,000 |
| 155 | PEMISCOT | 2 | 1 | \$225,000 | \$225,000 |
| 159 | PETTIS | 6 | 1 | \$462,500 | \$462,500 |
| 161 | PHELPS | 5 | 2 | \$2,005,000 | \$1,002,500 |
| 163 | PIKE | 1 | 1 | \$600,000 | \$600,000 |
| 165 | PLATTE | 2 | 1 | \$35,000 | \$35,000 |
| 167 | POLK | 6 | 5 | \$551,000 | \$110,200 |
| 177 | RAY | 2 | 0 | \$0 | \$0 |
| 179 | REYNOLDS | 3 | 1 | \$2,375 | \$2,375 |
| 181 | RIPLEY | 2 | 1 | \$15,000 | \$15,000 |
| 183 | ST. CHARLES | 16 | 3 | \$645,000 | \$215,000 |
| 187 | ST. FRANCOIS | 12 | 3 | \$55,000 | \$18,333 |
| 189 | ST. LOUIS | 272 | 63 | \$12,468,388 | \$197,911 |

Medical Malpractice Claims by County of Jurisdiction, 2008
All Medical Providers

| County FIPS Code | County | Total Claims Filed In Court | Claims Closed With Payment | Total Indemnity | Average Indemnity Per Paid Claim |
|------------------------|------------------|--------------------------------|-------------------------------|-----------------|--|
| 195 | SALINE | 9 | 5 | \$811,500 | \$162,300 |
| 201 | SCOTT | 15 | 5 | \$797,500 | \$159,500 |
| 213 | TANEY | 9 | 5 | \$519,735 | \$103,947 |
| 215 | TEXAS | 4 | 0 | \$0 | \$0 |
| 217 | VERNON | 4 | 0 | \$0 | \$0 |
| 221 | WASHINGTON | 6 | 0 | \$0 | \$0 |
| 510 | ST. LOUIS CITY | 350 | 85 | \$29,537,562 | \$347,501 |
| 991 | Appellate Court | 4 | 0 | \$0 | \$0 |
| 992 | Out of State | 20 | 5 | \$1,590,000 | \$318,000 |
| 993 | Federal Court | 67 | 2 | \$425,000 | \$212,500 |
| 999 | Other or Unknown | 4 | 0 | \$0 | \$0 |

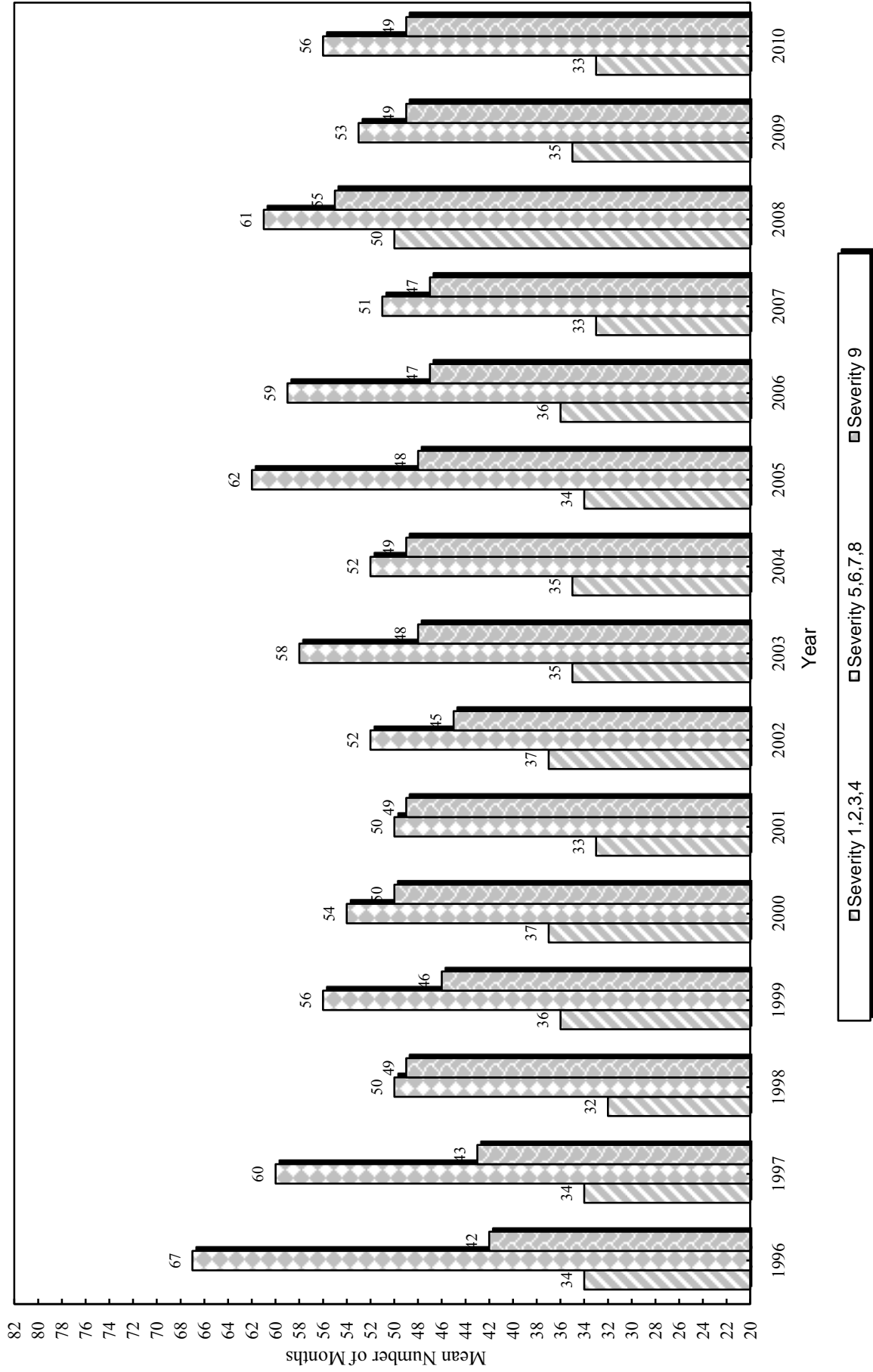
Closed Paid Claims

Mean number of months from incident to disposition



Bodily Injury Severity of Paid Claims - All Medical Care Providers

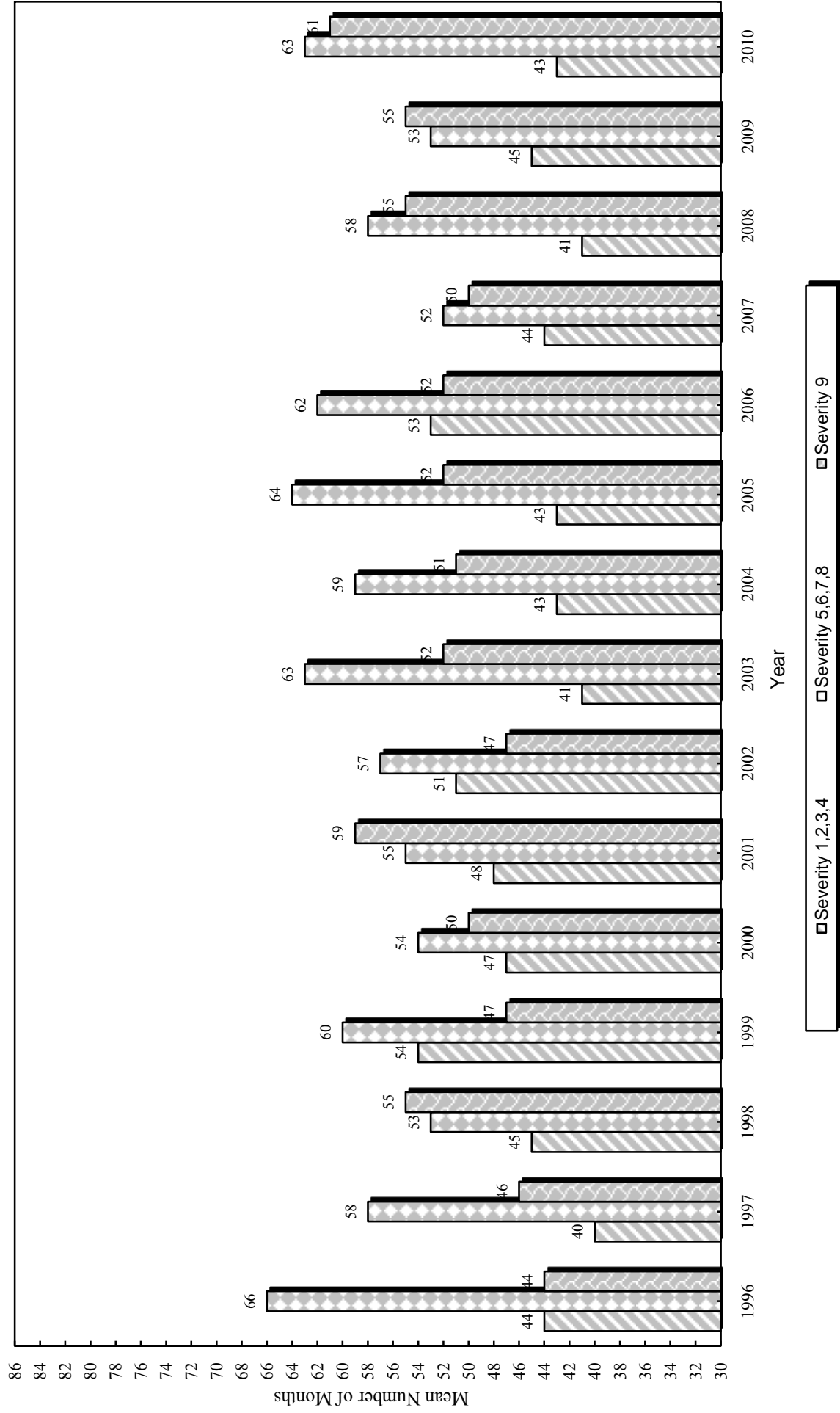
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Physicians and Surgeons

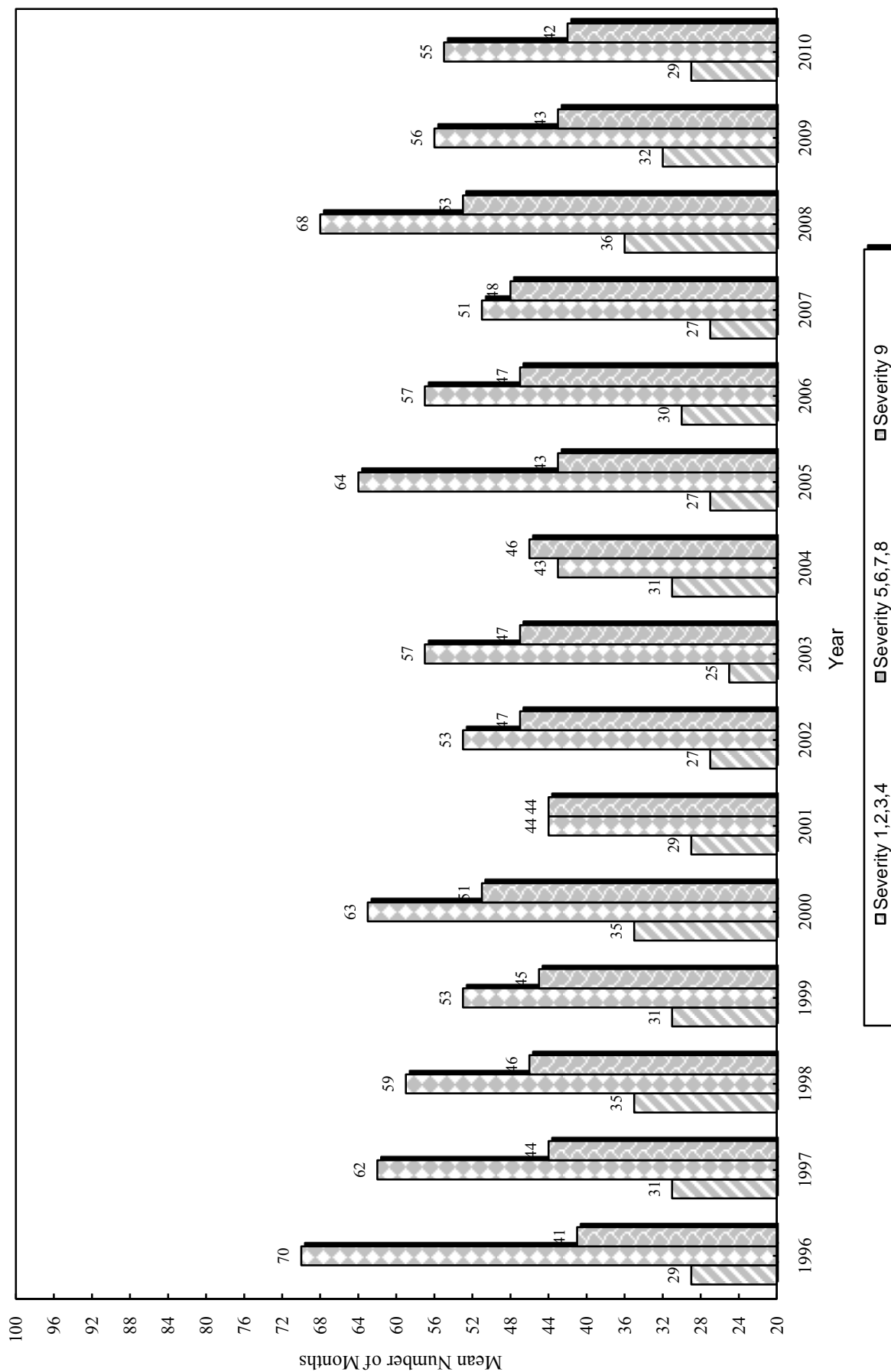
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Hospitals

Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers and Physicians and Hospitals for the years 2008, 2009 and 2010. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes Loss Adjustment Expenses)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, lost wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2010 FOR ALL MEDICAL CARE PROVIDERS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|------------------------------|---------------------------------|-------------------------------|
| NONE | 46 | 1,250 | 71.0% | 0 | 0.0% | 0 | 0 | 0 | 19,506 |
| 1-999 | 11 | 10 | 71.6% | 3,545 | 0.0% | 204 | 151 | 355 | 1,648 |
| 1,000-1,999 | 18 | 11 | 72.2% | 14,423 | 0.0% | 948 | 364 | 1,311 | 6,915 |
| 2,000-2,999 | 20 | 13 | 73.0% | 30,067 | 0.0% | 1,029 | 1,284 | 2,313 | 4,912 |
| 3,000-3,999 | 20 | 6 | 73.3% | 19,250 | 0.1% | 1,675 | 1,533 | 3,208 | 2,136 |
| 4,000-4,999 | 14 | 5 | 73.6% | 21,616 | 0.1% | 1,883 | 2,440 | 4,323 | 1,240 |
| 5,000-5,999 | 20 | 10 | 74.1% | 50,750 | 0.1% | 2,391 | 2,685 | 5,075 | 4,145 |
| 6,000-6,999 | 23 | 5 | 74.4% | 31,327 | 0.2% | 3,165 | 3,100 | 6,265 | 826 |
| 7,000-7,999 | 29 | 11 | 75.1% | 82,500 | 0.2% | 3,832 | 3,668 | 7,500 | 19,726 |
| 8,000-8,999 | 27 | 1 | 75.1% | 8,500 | 0.3% | 0 | 8,500 | 8,500 | 4,955 |
| 9,000-9,999 | 9 | 2 | 75.2% | 19,103 | 0.3% | 1,302 | 8,250 | 9,552 | 0 |
| 10,000-19,999 | 25 | 36 | 77.3% | 461,186 | 0.7% | 5,190 | 7,621 | 12,811 | 12,570 |
| 20,000-29,999 | 45 | 42 | 79.7% | 962,249 | 1.7% | 11,704 | 11,207 | 22,911 | 25,843 |
| 30,000-39,999 | 35 | 19 | 80.7% | 626,125 | 2.3% | 11,664 | 21,290 | 32,954 | 16,552 |
| 40,000-49,999 | 49 | 8 | 81.2% | 350,300 | 2.6% | 4,850 | 38,938 | 43,788 | 84,031 |
| 50,000-59,999 | 56 | 30 | 82.9% | 1,536,640 | 4.1% | 23,039 | 27,516 | 51,221 | 42,933 |
| 60,000-69,999 | 62 | 27 | 84.4% | 1,670,500 | 5.8% | 30,077 | 31,794 | 61,870 | 40,701 |
| 70,000-79,999 | 51 | 27 | 86.0% | 2,014,750 | 7.7% | 32,839 | 41,782 | 74,620 | 40,526 |
| 80,000-89,999 | 53 | 9 | 86.5% | 786,528 | 8.5% | 11,667 | 70,170 | 87,392 | 44,511 |
| 90,000-99,999 | 48 | 9 | 87.0% | 828,500 | 9.3% | 45,006 | 47,050 | 92,056 | 61,714 |
| 100,000-199,999 | 43 | 79 | 91.5% | 11,271,930 | 20.3% | 67,225 | 75,458 | 142,683 | 50,848 |
| 200,000-299,999 | 45 | 51 | 94.4% | 11,749,034 | 31.8% | 119,712 | 110,662 | 230,373 | 68,284 |
| 300,000-399,999 | 50 | 20 | 95.5% | 6,518,691 | 38.1% | 145,383 | 180,552 | 325,935 | 91,912 |
| 400,000-499,999 | 44 | 15 | 96.4% | 6,474,316 | 44.5% | 272,074 | 159,547 | 431,621 | 76,047 |
| 500,000-999,999 | 65 | 44 | 98.9% | 29,235,884 | 73.0% | 422,898 | 241,554 | 664,452 | 94,911 |
| 1,000,000-1,999,999 | 60 | 15 | 99.7% | 16,872,500 | 89.5% | 710,207 | 414,626 | 1,124,833 | 112,937 |
| 2,000,000-2,999,999 | 47 | 5 | 100.0% | 10,750,000 | 100.0% | 1,750,000 | 400,000 | 2,150,000 | 80,362 |
| 3,000,000-3,999,999 | 0 | 0 | 0.0% | 0 | 0.0% | 0 | 0 | 0 | 0 |
| OVER 4,000,000 | 0 | 0 | 0.0% | 0 | 0.0% | 0 | 0 | 0 | 0 |
| TOTAL | 45 | 1,760 | 0.0% | 102,390,214 | 0.0% | 34,309 | 23,827 | 58,176 | 27,578 |
| TOTAL (PAID ONLY) | 44 | 510 | 0.0% | 102,390,214 | 0.0% | 118,400 | 82,228 | 200,765 | 47,363 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2010 FOR PHYSICIANS AND SURGEONS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|----------------------|---------------------------------|-------------------------------|
| NONE | 48 | 659 | 82.3% | 0 | 0.0% | 0 | 0 | 0 | 22,967 |
| 2,000-2,999 | 8 | 2 | 82.5% | 5,000 | 0.0% | 0 | 2,500 | 2,500 | 2,464 |
| 3,000-3,999 | 48 | 1 | 82.6% | 3,000 | 0.0% | 500 | 2,500 | 3,000 | 1,558 |
| 6,000-6,999 | 28 | 1 | 82.8% | 6,500 | 0.0% | 0 | 6,500 | 6,500 | 2,002 |
| 4,000-7,999 | 61 | 1 | 82.9% | 7,500 | 0.1% | 7,500 | 0 | 7,500 | 15,561 |
| 10,000-19,999 | 25 | 4 | 83.4% | 45,000 | 0.2% | 3,375 | 7,875 | 11,250 | 5,765 |
| 20,000-29,999 | 54 | 12 | 84.9% | 270,999 | 0.9% | 8,620 | 13,963 | 22,583 | 36,351 |
| 30,000-39,999 | 79 | 2 | 85.1% | 65,000 | 1.1% | 575 | 31,925 | 32,500 | 35,668 |
| 40,000-49,999 | 52 | 2 | 85.4% | 92,800 | 1.3% | 19,400 | 27,000 | 46,400 | 114,460 |
| 50,000-59,999 | 82 | 9 | 86.5% | 464,997 | 2.6% | 21,111 | 30,555 | 51,666 | 50,551 |
| 60,000-69,999 | 69 | 15 | 88.4% | 940,500 | 5.1% | 24,600 | 38,100 | 62,700 | 42,554 |
| 70,000-79,999 | 49 | 7 | 89.3% | 528,255 | 6.5% | 32,656 | 42,809 | 75,465 | 36,074 |
| 80,000-89,999 | 63 | 4 | 89.8% | 349,530 | 7.5% | 13,125 | 74,258 | 87,383 | 12,006 |
| 90,000-99,999 | 59 | 2 | 90.0% | 185,000 | 8.0% | 20,000 | 72,500 | 92,500 | 113,648 |
| 100,000-199,999 | 51 | 21 | 92.6% | 3,257,500 | 16.7% | 79,396 | 75,723 | 155,119 | 76,597 |
| 200,000-299,999 | 39 | 22 | 95.4% | 5,153,284 | 30.6% | 129,603 | 104,638 | 234,240 | 59,012 |
| 300,000-399,999 | 51 | 5 | 96.0% | 1,650,000 | 35.0% | 222,000 | 108,000 | 330,000 | 158,112 |
| 400,000-499,999 | 46 | 7 | 96.9% | 3,018,316 | 43.1% | 324,309 | 106,879 | 431,188 | 138,446 |
| 500,000-999,999 | 80 | 16 | 98.9% | 9,994,555 | 70.0% | 399,097 | 225,563 | 624,660 | 93,321 |
| 1,000,000-1,999,999 | 62 | 8 | 99.9% | 8,672,500 | 93.3% | 828,600 | 255,463 | 1,084,063 | 126,865 |
| 2,000,000-2,999,999 | 92 | 1 | 100.0% | 2,500,000 | 100.0% | 1,825,000 | 675,000 | 2,500,000 | 39,576 |
| TOTAL | 50 | 801 | 0.0% | 37,210,236 | 0.0% | 29,692 | 16,763 | 46,455 | 30,904 |
| TOTAL (PAID ONLY) | 57 | 142 | 0.0% | 37,210,236 | 0.0% | 167,486 | 94,557 | 262,044 | 67,738 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2010 FOR HOSPITALS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|----------------------|---------------------------------|-------------------------------|
| NONE | 42 | 194 | 53.9% | 0 | 0.0% | 0 | 0 | 0 | 12,342 |
| 1-999 | 9 | 6 | 55.6% | 2,068 | 0.0% | 262 | 83 | 345 | 1,782 |
| 1,000-1,999 | 18 | 6 | 57.2% | 7,527 | 0.0% | 755 | 500 | 1,255 | 7,701 |
| 2,000-2,999 | 50 | 4 | 58.3% | 9,500 | 0.1% | 1,206 | 1,169 | 2,375 | 13,948 |
| 3,000-3,999 | 6 | 2 | 58.9% | 6,500 | 0.1% | 900 | 2,350 | 3,250 | 181 |
| 4,000-4,999 | 6 | 2 | 59.4% | 8,000 | 0.1% | 2,400 | 1,600 | 4,000 | 2,180 |
| 5,000-5,999 | 20 | 7 | 61.4% | 35,000 | 0.2% | 2,486 | 2,514 | 5,000 | 5,834 |
| 6,000-6,999 | 26 | 3 | 62.2% | 18,000 | 0.3% | 4,000 | 2,000 | 6,000 | 710 |
| 7,000-7,999 | 31 | 5 | 63.6% | 37,500 | 0.4% | 5,056 | 2,444 | 7,500 | 38,462 |
| 9,000-9,999 | 10 | 1 | 63.9% | 9,603 | 0.4% | 1,103 | 8,500 | 9,603 | 0 |
| 10,000-19,999 | 21 | 16 | 68.3% | 207,500 | 1.0% | 5,612 | 7,357 | 12,969 | 9,334 |
| 20,000-29,999 | 39 | 14 | 72.2% | 327,500 | 2.0% | 13,688 | 9,705 | 23,393 | 23,504 |
| 30,000-39,999 | 19 | 7 | 74.2% | 230,000 | 2.7% | 18,429 | 14,429 | 32,857 | 16,922 |
| 40,000-49,999 | 26 | 1 | 74.4% | 42,500 | 2.8% | 0 | 42,500 | 42,500 | 27,460 |
| 50,000-59,999 | 45 | 7 | 76.4% | 355,000 | 3.8% | 20,714 | 27,143 | 50,714 | 85,613 |
| 60,000-69,999 | 49 | 6 | 78.1% | 365,000 | 4.9% | 35,373 | 25,460 | 60,833 | 40,781 |
| 70,000-79,999 | 57 | 6 | 79.7% | 447,500 | 6.2% | 32,750 | 41,833 | 74,583 | 60,427 |
| 80,000-89,999 | 30 | 2 | 80.3% | 175,000 | 6.7% | 26,250 | 61,250 | 87,500 | 75,361 |
| 90,000-99,999 | 48 | 4 | 81.4% | 360,000 | 7.8% | 56,250 | 33,750 | 90,000 | 66,819 |
| 100,000-199,999 | 38 | 27 | 88.9% | 3,618,430 | 18.5% | 55,188 | 78,828 | 134,016 | 21,078 |
| 200,000-299,999 | 49 | 9 | 91.4% | 2,070,000 | 24.6% | 151,794 | 78,206 | 230,000 | 66,013 |
| 300,000-399,999 | 50 | 6 | 93.1% | 1,920,000 | 30.3% | 205,833 | 114,167 | 320,000 | 82,507 |
| 400,000-499,999 | 30 | 2 | 93.6% | 863,500 | 32.8% | 259,050 | 172,700 | 431,750 | 22,371 |
| 500,000-999,999 | 55 | 16 | 98.1% | 10,390,004 | 63.5% | 372,200 | 277,175 | 649,375 | 87,976 |
| 1,000,000-1,999,999 | 52 | 3 | 98.9% | 4,100,000 | 75.6% | 416,667 | 950,000 | 1,366,667 | 152,801 |
| 2,000,000-2,999,999 | 36 | 4 | 100.0% | 8,250,000 | 100.0% | 1,731,250 | 331,250 | 2,062,500 | 90,559 |
| TOTAL | 39 | 360 | 0.0% | 33,855,632 | 0.0% | 55,707 | 38,281 | 94,043 | 24,797 |
| TOTAL (PAID ONLY) | 36 | 166 | 0.0% | 33,855,632 | 0.0% | 120,810 | 83,019 | 203,950 | 39,354 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2009 FOR ALL MEDICAL CARE PROVIDERS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|----------------------|---------------------------------|-------------------------------|
| NONE | 47 | 1,309 | 71.7% | 0 | 0.0% | 0 | 0 | 0 | 21,680 |
| 1-999 | 7 | 5 | 72.0% | 2,353 | 0.0% | 378 | 93 | 471 | 537 |
| 1,000-1,999 | 25 | 6 | 72.3% | 8,398 | 0.0% | 744 | 656 | 1,400 | 5,066 |
| 2,000-2,999 | 33 | 13 | 73.0% | 31,919 | 0.0% | 821 | 1,635 | 2,455 | 9,862 |
| 3,000-3,999 | 21 | 7 | 73.4% | 23,497 | 0.1% | 1,692 | 1,665 | 3,357 | 8,345 |
| 4,000-4,999 | 54 | 6 | 73.8% | 25,036 | 0.1% | 3,039 | 1,134 | 4,173 | 26,233 |
| 5,000-5,999 | 30 | 9 | 74.2% | 45,856 | 0.1% | 1,317 | 3,778 | 5,095 | 13,741 |
| 6,000-6,999 | 24 | 6 | 74.6% | 36,995 | 0.1% | 2,650 | 3,516 | 6,166 | 916 |
| 7,000-7,999 | 29 | 5 | 74.8% | 37,500 | 0.2% | 3,056 | 4,444 | 7,500 | 32,555 |
| 8,000-8,999 | 42 | 3 | 75.0% | 24,800 | 0.2% | 5,600 | 2,667 | 8,267 | 11,343 |
| 9,000-9,999 | 24 | 4 | 75.2% | 37,680 | 0.2% | 6,018 | 3,403 | 9,420 | 9,939 |
| 10,000-19,999 | 34 | 42 | 77.5% | 561,793 | 0.7% | 5,748 | 7,628 | 13,376 | 16,884 |
| 20,000-29,999 | 44 | 47 | 80.1% | 1,096,885 | 1.6% | 9,878 | 13,460 | 23,338 | 37,313 |
| 30,000-39,999 | 41 | 16 | 81.0% | 527,153 | 2.1% | 17,313 | 15,635 | 32,947 | 14,578 |
| 40,000-49,999 | 37 | 14 | 81.8% | 614,326 | 2.6% | 22,576 | 21,304 | 43,880 | 18,442 |
| 50,000-59,999 | 45 | 26 | 83.2% | 1,335,333 | 3.7% | 9,548 | 41,811 | 51,359 | 45,698 |
| 60,000-69,999 | 38 | 10 | 83.7% | 624,500 | 4.2% | 26,229 | 36,221 | 62,450 | 38,698 |
| 70,000-79,999 | 41 | 21 | 84.9% | 1,565,000 | 5.5% | 22,762 | 51,762 | 74,524 | 33,319 |
| 80,000-89,999 | 52 | 10 | 85.4% | 836,000 | 6.2% | 48,819 | 34,781 | 83,600 | 52,402 |
| 90,000-99,999 | 48 | 4 | 85.6% | 365,000 | 6.5% | 23,596 | 67,654 | 91,250 | 26,369 |
| 100,000-199,999 | 45 | 91 | 90.6% | 12,448,098 | 16.9% | 58,281 | 77,742 | 136,792 | 45,899 |
| 200,000-299,999 | 50 | 60 | 93.9% | 13,420,472 | 28.1% | 109,337 | 114,338 | 223,675 | 55,822 |
| 300,000-399,999 | 59 | 24 | 95.2% | 7,902,445 | 34.7% | 160,718 | 168,551 | 329,269 | 76,582 |
| 400,000-499,999 | 54 | 18 | 96.2% | 7,616,879 | 41.0% | 200,720 | 222,440 | 423,160 | 117,905 |
| 500,000-999,999 | 51 | 49 | 98.9% | 30,420,981 | 66.4% | 370,043 | 250,793 | 620,836 | 78,412 |
| 1,000,000-1,999,999 | 60 | 13 | 99.6% | 14,760,000 | 78.7% | 807,646 | 327,738 | 1,135,385 | 163,761 |
| 2,000,000-2,999,999 | 119 | 4 | 99.8% | 8,000,000 | 85.4% | 1,737,500 | 262,500 | 2,000,000 | 178,587 |
| 3,000,000-3,999,999 | 24 | 1 | 99.9% | 3,000,000 | 87.9% | 2,300,000 | 700,000 | 3,000,000 | 48,642 |
| OVER 4,000,000 | 35 | 2 | 100.0% | 14,500,000 | 100.0% | 7,075,000 | 175,000 | 7,250,000 | 358,864 |
| TOTAL | 47 | 1,825 | 0.0% | 119,868,899 | 0.0% | 40,749 | 24,895 | 65,682 | 29,545 |
| TOTAL (PAID ONLY) | 45 | 516 | 0.0% | 119,868,899 | 0.0% | 144,121 | 88,048 | 232,304 | 49,495 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2009 FOR PHYSICIANS AND SURGEONS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|------------------------------|---------------------------------|-------------------------------|
| NONE | 50 | 634 | 79.6% | 0 | 0.0% | 0 | 0 | 0 | 22,454 |
| 2,000-2,999 | 53 | 2 | 79.9% | 5,000 | 0.0% | 0 | 2,500 | 2,500 | 304 |
| 3,000-3,999 | 24 | 2 | 80.2% | 6,000 | 0.0% | 1,312 | 1,688 | 3,000 | 28,743 |
| 5,000-5,999 | 39 | 3 | 80.5% | 15,000 | 0.1% | 0 | 5,000 | 5,000 | 16,931 |
| 9,000-9,999 | 34 | 2 | 80.8% | 18,844 | 0.1% | 4,922 | 4,500 | 9,422 | 19,838 |
| 10,000-19,999 | 42 | 10 | 82.0% | 145,250 | 0.4% | 5,383 | 9,142 | 14,525 | 22,072 |
| 20,000-29,999 | 51 | 7 | 82.9% | 165,167 | 0.8% | 5,881 | 17,714 | 23,595 | 44,660 |
| 30,000-39,999 | 42 | 6 | 83.7% | 194,653 | 1.3% | 22,250 | 10,192 | 32,442 | 17,775 |
| 40,000-49,999 | 52 | 3 | 84.0% | 136,250 | 1.6% | 22,053 | 23,363 | 45,417 | 19,799 |
| 50,000-59,999 | 57 | 5 | 84.7% | 266,000 | 2.2% | 0 | 53,200 | 53,200 | 47,163 |
| 60,000-69,999 | 43 | 4 | 85.2% | 254,500 | 2.8% | 24,750 | 38,875 | 63,625 | 57,143 |
| 70,000-79,999 | 37 | 6 | 85.9% | 450,000 | 3.9% | 33,477 | 41,523 | 75,000 | 31,271 |
| 80,000-89,999 | 41 | 2 | 86.2% | 167,500 | 4.3% | 67,250 | 16,500 | 83,750 | 5,002 |
| 90,000-99,999 | 58 | 1 | 86.3% | 90,000 | 4.5% | 0 | 90,000 | 90,000 | 10,435 |
| 100,000-199,999 | 57 | 33 | 90.5% | 4,371,965 | 14.8% | 57,956 | 74,528 | 132,484 | 48,715 |
| 200,000-299,999 | 53 | 26 | 93.7% | 5,752,500 | 28.4% | 114,840 | 106,410 | 221,250 | 76,514 |
| 300,000-399,999 | 50 | 7 | 94.6% | 2,302,445 | 33.8% | 164,105 | 164,816 | 328,921 | 68,159 |
| 400,000-499,999 | 58 | 8 | 95.6% | 3,434,071 | 41.9% | 164,116 | 265,143 | 429,259 | 106,260 |
| 500,000-999,999 | 54 | 29 | 99.2% | 17,247,927 | 82.6% | 354,661 | 240,095 | 594,756 | 84,855 |
| 1,000,000-1,999,999 | 60 | 6 | 100.0% | 7,400,000 | 100.0% | 881,667 | 351,667 | 1,233,333 | 133,610 |
| TOTAL | 50 | 796 | 0.0% | 42,423,072 | 0.0% | 29,745 | 23,551 | 53,295 | 30,079 |
| TOTAL (PAID ONLY) | 51 | 162 | 0.0% | 42,423,072 | 0.0% | 146,153 | 115,718 | 261,871 | 59,920 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2009 FOR HOSPITALS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Average Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|------------------------------|---------------------------------|-------------------------------|
| NONE | 43 | 254 | 61.2% | 0 | 0.0% | 0 | 0 | 0 | 17,424 |
| 1-999 | 11 | 1 | 61.4% | 500 | 0.0% | 300 | 200 | 500 | 2,579 |
| 1,000-1,999 | 38 | 3 | 62.2% | 4,000 | 0.0% | 467 | 867 | 1,333 | 10,131 |
| 2,000-2,999 | 20 | 6 | 63.6% | 14,500 | 0.0% | 1,333 | 1,083 | 2,417 | 10,314 |
| 3,000-3,999 | 27 | 3 | 64.3% | 10,325 | 0.1% | 1,975 | 1,467 | 3,442 | 310 |
| 4,000-4,999 | 58 | 3 | 65.1% | 12,536 | 0.1% | 3,097 | 1,082 | 4,179 | 9,777 |
| 5,000-5,999 | 26 | 4 | 66.0% | 20,500 | 0.1% | 1,625 | 3,500 | 5,125 | 16,063 |
| 6,000-6,999 | 18 | 4 | 67.0% | 24,995 | 0.2% | 3,224 | 3,025 | 6,249 | 1,214 |
| 7,000-7,999 | 43 | 2 | 67.5% | 15,000 | 0.2% | 4,688 | 2,813 | 7,500 | 64,866 |
| 8,000-8,999 | 87 | 1 | 67.7% | 8,500 | 0.2% | 8,500 | 0 | 8,500 | 29,592 |
| 10,000-19,999 | 22 | 16 | 71.6% | 192,716 | 0.7% | 5,200 | 6,844 | 12,045 | 15,011 |
| 20,000-29,999 | 41 | 20 | 76.4% | 448,051 | 1.6% | 11,243 | 11,159 | 22,403 | 45,261 |
| 30,000-39,999 | 50 | 5 | 77.6% | 162,500 | 2.0% | 15,300 | 17,200 | 32,500 | 869 |
| 40,000-49,999 | 20 | 4 | 78.6% | 181,326 | 2.4% | 31,699 | 13,633 | 45,332 | 7,154 |
| 50,000-59,999 | 42 | 4 | 79.5% | 200,000 | 2.8% | 20,000 | 30,000 | 50,000 | 53,171 |
| 60,000-69,999 | 40 | 4 | 80.5% | 250,000 | 3.3% | 24,322 | 38,179 | 62,500 | 35,169 |
| 70,000-79,999 | 55 | 5 | 81.7% | 375,000 | 4.1% | 11,321 | 63,679 | 75,000 | 61,885 |
| 80,000-89,999 | 57 | 6 | 83.1% | 507,500 | 5.2% | 45,667 | 38,917 | 84,583 | 51,619 |
| 90,000-99,999 | 23 | 1 | 83.4% | 95,000 | 5.4% | 30,000 | 65,000 | 95,000 | 790 |
| 100,000-199,999 | 34 | 23 | 88.9% | 3,262,500 | 12.4% | 54,898 | 86,949 | 141,848 | 52,353 |
| 200,000-299,999 | 43 | 19 | 93.5% | 4,284,305 | 21.6% | 115,240 | 110,250 | 225,490 | 28,840 |
| 300,000-399,999 | 62 | 7 | 95.2% | 2,287,500 | 26.6% | 133,243 | 193,543 | 326,786 | 86,744 |
| 400,000-499,999 | 46 | 4 | 96.1% | 1,641,708 | 30.1% | 303,756 | 106,671 | 410,427 | 118,681 |
| 500,000-999,999 | 49 | 7 | 97.8% | 4,934,304 | 40.7% | 387,674 | 317,227 | 704,901 | 88,655 |
| 1,000,000-1,999,999 | 69 | 2 | 98.3% | 2,100,000 | 45.2% | 512,500 | 537,500 | 1,050,000 | 180,831 |
| 2,000,000-2,999,999 | 119 | 4 | 99.3% | 8,000,000 | 62.4% | 1,737,500 | 262,500 | 2,000,000 | 178,587 |
| 3,000,000-3,999,999 | 24 | 1 | 99.5% | 3,000,000 | 68.8% | 2,300,000 | 700,000 | 3,000,000 | 48,642 |
| OVER 4,000,000 | 35 | 2 | 100.0% | 14,500,000 | 100.0% | 7,075,000 | 175,000 | 7,250,000 | 358,864 |
| TOTAL | 42 | 415 | 0.0% | 46,533,266 | 0.0% | 81,567 | 30,562 | 112,128 | 29,465 |
| TOTAL (PAID ONLY) | 41 | 161 | 0.0% | 46,533,266 | 0.0% | 210,249 | 78,777 | 289,026 | 48,461 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2008 FOR ALL MEDICAL CARE PROVIDERS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|----------------------|---------------------------------|-------------------------------|
| NONE | 51 | 1,376 | 70.6% | 0 | 0.0% | 0 | 0 | 0 | 17,212 |
| 1-999 | 9 | 4 | 70.8% | 1,314 | 0.0% | 216 | 113 | 329 | 0 |
| 1,000-1,999 | 13 | 3 | 71.0% | 4,480 | 0.0% | 833 | 660 | 1,493 | 1,795 |
| 2,000-2,999 | 36 | 11 | 71.5% | 26,587 | 0.0% | 931 | 1,486 | 2,417 | 3,905 |
| 3,000-3,999 | 16 | 13 | 72.2% | 43,765 | 0.1% | 1,158 | 2,208 | 3,367 | 1,966 |
| 4,000-4,999 | 23 | 3 | 72.3% | 13,800 | 0.1% | 4,600 | 0 | 4,600 | 1,596 |
| 5,000-5,999 | 48 | 13 | 73.0% | 68,528 | 0.1% | 231 | 5,041 | 5,271 | 1,571 |
| 6,000-6,999 | 57 | 3 | 73.2% | 19,000 | 0.2% | 3,467 | 2,867 | 6,333 | 72,216 |
| 7,000-7,999 | 32 | 9 | 73.6% | 67,584 | 0.2% | 2,728 | 4,782 | 7,509 | 41,939 |
| 8,000-8,999 | 25 | 3 | 73.8% | 25,250 | 0.2% | 4,367 | 4,050 | 8,417 | 189,233 |
| 9,000-9,999 | 57 | 2 | 73.9% | 18,000 | 0.2% | 6,500 | 2,500 | 9,000 | 21,520 |
| 10,000-19,999 | 45 | 44 | 76.1% | 605,099 | 0.8% | 3,916 | 9,837 | 13,752 | 20,092 |
| 20,000-29,999 | 58 | 33 | 77.8% | 755,242 | 1.4% | 9,382 | 13,504 | 22,886 | 21,689 |
| 30,000-39,999 | 62 | 27 | 79.2% | 902,803 | 2.2% | 13,849 | 19,588 | 33,437 | 33,358 |
| 40,000-49,999 | 64 | 22 | 80.3% | 961,315 | 3.0% | 12,694 | 31,002 | 43,696 | 14,858 |
| 50,000-59,999 | 66 | 34 | 82.1% | 1,770,617 | 4.6% | 18,606 | 33,471 | 52,077 | 33,681 |
| 60,000-69,999 | 55 | 24 | 83.3% | 1,515,051 | 5.9% | 22,180 | 40,948 | 63,127 | 26,342 |
| 70,000-79,999 | 62 | 36 | 85.2% | 2,695,810 | 8.2% | 25,581 | 49,302 | 74,884 | 33,035 |
| 80,000-89,999 | 73 | 13 | 85.8% | 1,091,699 | 9.1% | 18,472 | 65,505 | 83,977 | 23,498 |
| 90,000-99,999 | 64 | 10 | 86.4% | 964,722 | 10.0% | 30,645 | 65,828 | 96,472 | 61,187 |
| 100,000-199,999 | 61 | 94 | 91.2% | 13,186,198 | 21.4% | 51,902 | 88,377 | 140,279 | 44,063 |
| 200,000-299,999 | 55 | 71 | 94.8% | 15,942,055 | 35.1% | 89,142 | 135,394 | 224,536 | 51,826 |
| 300,000-399,999 | 45 | 19 | 95.8% | 6,384,735 | 40.7% | 101,420 | 234,619 | 336,039 | 48,338 |
| 400,000-499,999 | 41 | 23 | 97.0% | 10,043,053 | 49.3% | 203,399 | 233,255 | 436,654 | 55,880 |
| 500,000-999,999 | 54 | 42 | 99.1% | 27,777,347 | 73.3% | 372,894 | 288,472 | 661,365 | 92,514 |
| 1,000,000-1,999,999 | 76 | 12 | 99.7% | 14,255,875 | 85.7% | 902,123 | 285,867 | 1,187,990 | 99,103 |
| 2,000,000-2,999,999 | 59 | 3 | 99.9% | 6,045,000 | 90.9% | 965,000 | 1,050,000 | 2,015,000 | 115,557 |
| 3,000,000-3,999,999 | 68 | 1 | 99.9% | 3,300,000 | 93.7% | 1,650,000 | 1,650,000 | 3,300,000 | 397,183 |
| OVER 4,000,000 | 48 | 1 | 100.0% | 7,250,000 | 100.0% | 6,713,900 | 536,100 | 7,250,000 | 46,278 |
| TOTAL | 52 | 1,949 | 0.0% | 115,734,929 | 0.0% | 30,494 | 28,888 | 59,382 | 24,417 |
| TOTAL (PAID ONLY) | 55 | 573 | 0.0% | 115,734,929 | 0.0% | 103,722 | 98,258 | 201,981 | 41,720 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2008 FOR PHYSICIANS AND SURGEONS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|----------------------|---------------------------------|-------------------------------|
| NONE | 53 | 729 | 83.0% | 0 | 0.0% | 0 | 0 | 0 | 19,304 |
| 2,000-2,999 | 16 | 1 | 83.1% | 2,674 | 0.0% | 2,674 | 0 | 2,674 | 1,173 |
| 3,000-3,999 | 25 | 3 | 83.5% | 9,500 | 0.0% | 0 | 3,167 | 3,167 | 1,220 |
| 4,000-4,999 | 22 | 1 | 83.6% | 4,850 | 0.0% | 4,850 | 0 | 4,850 | 2,987 |
| 6,000-6,999 | 58 | 1 | 83.7% | 6,000 | 0.1% | 0 | 6,000 | 6,000 | 113,946 |
| 7,000-7,999 | 49 | 2 | 83.9% | 15,000 | 0.1% | 3,750 | 3,750 | 7,500 | 102,429 |
| 10,000-19,999 | 41 | 6 | 84.6% | 82,250 | 0.3% | 3,933 | 9,775 | 13,708 | 12,896 |
| 20,000-29,999 | 63 | 6 | 85.3% | 142,500 | 0.6% | 12,583 | 11,167 | 23,750 | 34,527 |
| 30,000-39,999 | 52 | 4 | 85.8% | 135,000 | 1.0% | 26,250 | 7,500 | 33,750 | 42,445 |
| 40,000-49,999 | 58 | 4 | 86.2% | 175,505 | 1.4% | 22,002 | 21,875 | 43,876 | 43,433 |
| 50,000-59,999 | 59 | 8 | 87.1% | 401,619 | 2.3% | 19,585 | 30,617 | 50,202 | 73,147 |
| 60,000-69,999 | 32 | 8 | 88.0% | 489,000 | 3.5% | 23,425 | 37,700 | 61,125 | 30,814 |
| 70,000-79,999 | 52 | 9 | 89.1% | 671,250 | 5.1% | 23,174 | 51,410 | 74,583 | 44,198 |
| 80,000-89,999 | 26 | 1 | 89.2% | 85,000 | 5.3% | 0 | 85,000 | 85,000 | 25,363 |
| 90,000-99,999 | 75 | 3 | 89.5% | 286,617 | 6.0% | 23,333 | 72,206 | 95,539 | 34,669 |
| 100,000-199,999 | 52 | 27 | 92.6% | 3,931,520 | 15.5% | 32,884 | 112,728 | 145,612 | 42,495 |
| 200,000-299,999 | 59 | 32 | 96.2% | 7,177,555 | 32.7% | 81,192 | 143,107 | 224,299 | 49,870 |
| 300,000-399,999 | 53 | 5 | 96.8% | 1,754,735 | 36.9% | 60,000 | 290,947 | 350,947 | 65,108 |
| 400,000-499,999 | 42 | 8 | 97.7% | 3,574,147 | 45.5% | 221,100 | 225,668 | 446,768 | 59,646 |
| 500,000-999,999 | 57 | 14 | 99.9% | 8,633,282 | 66.3% | 402,688 | 213,975 | 616,663 | 140,332 |
| 1,000,000-1,999,999 | 73 | 4 | 99.8% | 4,775,000 | 77.8% | 941,250 | 252,500 | 1,193,750 | 117,964 |
| 2,000,000-2,999,999 | 124 | 1 | 99.9% | 2,000,000 | 82.6% | 1,200,000 | 800,000 | 2,000,000 | 66,349 |
| OVER 4,000,000 | 48 | 1 | 100.0% | 7,250,000 | 100.0% | 6,713,900 | 536,100 | 7,250,000 | 46,278 |
| TOTAL | 53 | 878 | 0.0% | 41,603,004 | 0.0% | 27,108 | 20,275 | 47,384 | 25,605 |
| TOTAL (PAID ONLY) | 53 | 149 | 0.0% | 41,603,004 | 0.0% | 159,739 | 119,476 | 279,215 | 56,433 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2008 FOR HOSPITALS

| Indemnity Range | Average Months | Number of Closed Claims | Cum % of Claims | Indemnity Paid | Cum % of Indemnity Paid | Average Economic Damages | Non-Economic Damages | Average Indemnity Per Defendant | Average Expense Per Defendant |
|---------------------|----------------|-------------------------|-----------------|----------------|-------------------------|--------------------------|----------------------|---------------------------------|-------------------------------|
| NONE | 43 | 236 | 54.1% | 0 | 0.0% | 0 | 0 | 0 | 15,454 |
| 1-999 | 12 | 1 | 54.4% | 450 | 0.0% | 0 | 450 | 450 | 0 |
| 1,000-1,999 | 16 | 2 | 54.8% | 2,700 | 0.0% | 360 | 990 | 1,350 | 2,693 |
| 2,000-2,999 | 12 | 5 | 56.0% | 11,156 | 0.0% | 896 | 1,336 | 2,231 | 4,039 |
| 3,000-3,999 | 13 | 5 | 57.1% | 17,192 | 0.1% | 1,473 | 1,965 | 3,438 | 2,937 |
| 4,000-4,999 | 22 | 1 | 57.3% | 4,450 | 0.1% | 4,450 | 0 | 4,450 | 1,800 |
| 5,000-5,999 | 18 | 7 | 58.9% | 35,000 | 0.2% | 0 | 5,000 | 5,000 | 1,012 |
| 6,000-6,999 | 56 | 2 | 59.4% | 13,000 | 0.2% | 5,200 | 1,300 | 6,500 | 51,351 |
| 7,000-7,999 | 8 | 4 | 60.3% | 30,084 | 0.3% | 2,388 | 5,134 | 7,521 | 973 |
| 8,000-8,999 | 25 | 3 | 61.0% | 25,250 | 0.4% | 4,367 | 4,050 | 8,417 | 189,233 |
| 10,000-19,999 | 29 | 20 | 65.6% | 265,040 | 1.1% | 3,820 | 9,432 | 13,252 | 11,539 |
| 20,000-29,999 | 54 | 12 | 68.3% | 265,167 | 1.9% | 12,289 | 9,809 | 22,097 | 15,304 |
| 30,000-39,999 | 64 | 12 | 71.1% | 404,092 | 3.0% | 14,094 | 19,580 | 33,674 | 43,503 |
| 40,000-49,999 | 66 | 11 | 73.6% | 467,943 | 4.3% | 10,817 | 31,723 | 42,540 | 4,636 |
| 50,000-59,999 | 61 | 13 | 76.6% | 678,116 | 6.2% | 17,658 | 34,505 | 52,163 | 16,886 |
| 60,000-69,999 | 57 | 5 | 77.8% | 322,058 | 7.1% | 13,554 | 50,857 | 64,412 | 21,169 |
| 70,000-79,999 | 62 | 11 | 80.3% | 826,919 | 9.4% | 36,484 | 38,690 | 75,174 | 34,670 |
| 80,000-89,999 | 82 | 2 | 80.7% | 173,714 | 9.9% | 12,632 | 74,225 | 86,857 | 28,990 |
| 90,000-99,999 | 62 | 4 | 81.7% | 389,356 | 10.9% | 20,362 | 76,978 | 97,339 | 8,475 |
| 100,000-199,999 | 56 | 32 | 89.0% | 4,356,982 | 23.1% | 73,784 | 62,371 | 136,156 | 46,867 |
| 200,000-299,999 | 39 | 15 | 92.4% | 3,304,500 | 32.3% | 89,928 | 130,372 | 220,300 | 51,255 |
| 300,000-399,999 | 41 | 9 | 94.5% | 3,075,000 | 40.8% | 111,556 | 230,111 | 341,667 | 41,002 |
| 400,000-499,999 | 37 | 6 | 95.9% | 2,513,906 | 47.8% | 207,314 | 211,671 | 418,984 | 52,623 |
| 500,000-999,999 | 56 | 11 | 98.4% | 7,751,659 | 69.4% | 331,682 | 373,015 | 704,696 | 35,004 |
| 1,000,000-1,999,999 | 82 | 5 | 99.5% | 5,700,000 | 85.3% | 777,420 | 362,580 | 1,140,000 | 84,083 |
| 2,000,000-2,999,999 | 24 | 1 | 99.8% | 2,000,000 | 90.8% | 0 | 2,000,000 | 2,000,000 | 280,321 |
| 3,000,000-3,999,999 | 68 | 1 | 100.0% | 3,300,000 | 100.0% | 1,650,000 | 1,650,000 | 3,300,000 | 397,183 |
| TOTAL | 45 | 436 | 0.0% | 35,933,734 | 0.0% | 37,869 | 44,548 | 82,417 | 24,296 |
| TOTAL (PAID ONLY) | 48 | 200 | 0.0% | 35,933,734 | 0.0% | 82,554 | 97,114 | 179,669 | 34,729 |

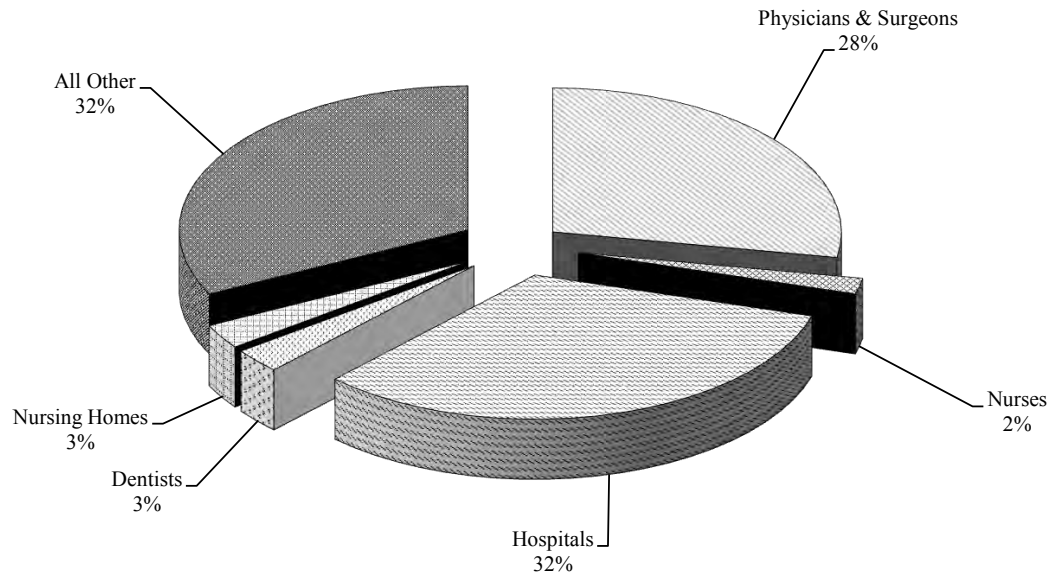
Section III

Claim Severity by Injury Severity and Lapsed Time to Disposition

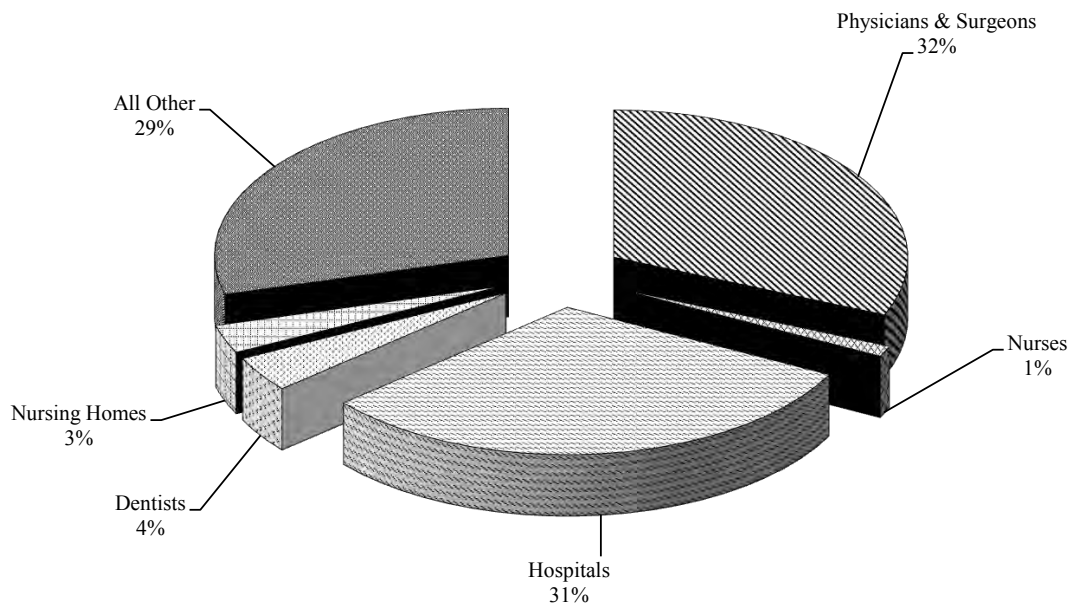
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.

**Percentage of Paid
Claims by Profession - 2010**



**Percentage of Paid
Claims by Profession - 2009**



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

| Profession Type | 2010 | | | 2009 | | | 2008-2009 | | | 2008 | | | 2008-2007 | | |
|------------------------|-----------------------|-----------------------------|---------------------------------|-----------------------|-----------------------------|---------------------------------|-------------|---------------|---------------------------------|-----------------------|-----------------------------|---------------------------------|-------------|---------------|---------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Ave Indemnity | Claims Paid | Ave Indemnity | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Ave Indemnity | Claims Paid | Ave Indemnity | Percent Change of Ave Indemnity |
| CHIROPRACTORS | 3 | 19,920 | (41.84) | 4 | 34,250 | -20.00 | | 18.92 | | 5 | 28,800 | -28.57 | | -1.54 | |
| CLINICS/CORP | 54 | 138,967 | 66.19 | 45 | 83,617 | -41.56 | | 1.60 | | 77 | 82,304 | 87.80 | | -34.36 | |
| DENTISTS | 13 | 28,032 | 36.27 | 16 | 20,572 | -45.45 | | -41.23 | | 11 | 35,003 | -21.43 | | 30.64 | |
| HOSPITALS | 103 | 97,193 | 17.65 | 79 | 82,612 | -20.20 | | -10.20 | | 99 | 91,991 | -22.66 | | 33.55 | |
| NURSES | 4 | 37,405 | 6.11 | 4 | 35,250 | 300.00 | | -41.25 | | 1 | 60,000 | -83.33 | | 40.35 | |
| NURSING HOMES | 5 | 108,900 | 123.00 | 6 | 48,833 | -25.00 | | -28.43 | | 8 | 68,236 | 100.00 | | -31.76 | |
| OPTOMETRIST | 0 | 0 | 0.00 | 0 | 0 | 0.00 | | 0.00 | | 0 | 15,000 | 0.00 | | 0.00 | |
| PHARMACIES | 12 | 7,813 | (78.05) | 14 | 35,599 | 100.00 | | 134.95 | | 7 | 15,152 | -58.82 | | -56.10 | |
| PHYS & SURG | 43 | 191,089 | 28.82 | 47 | 148,337 | -42.42 | | -15.70 | | 33 | 175,965 | -32.65 | | 6.27 | |
| PODIATRIST/CHIROPODIST | 2 | 76,500 | (26.27) | 4 | 103,750 | 33.33 | | -66.71 | | 3 | 311,667 | 0.00 | | 187.69 | |
| TOTAL | 239 | 113,377 | 9.13 | 219 | 87,098 | -10.61 | | -8.97 | | 245 | 95,683 | -8.92 | | 6.27 | |

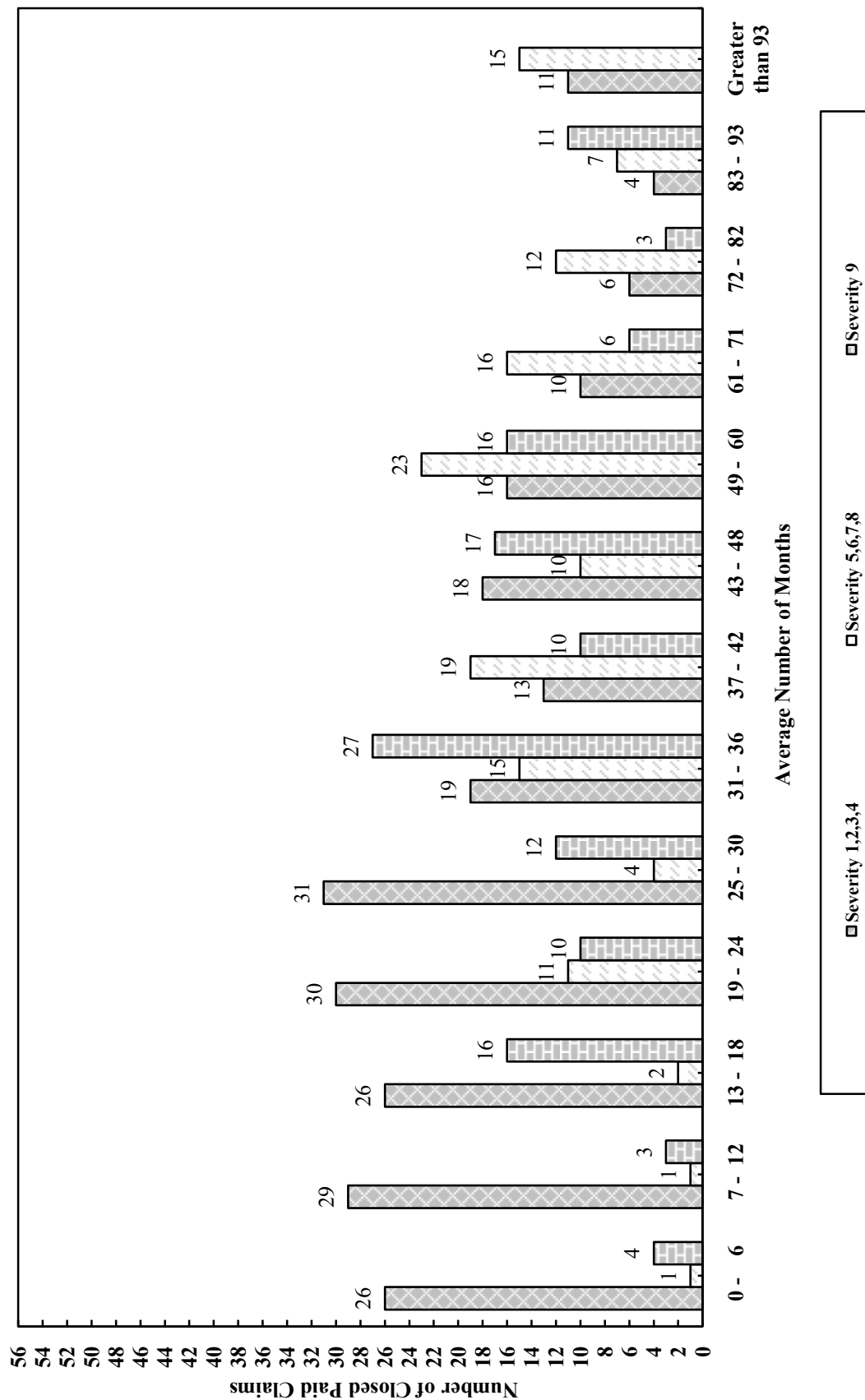
Severity 5,6,7,8

| Profession Type | 2010 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|------------------------|-----------------------|-----------------------------|---------------------------------|-----------------------|-----------------------------|---------------------------------|-------------|---------------|---------------------------------|-----------------------|-----------------------------|---------------------------------|-------------|---------------|---------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Ave Indemnity | Claims Paid | Ave Indemnity | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Ave Indemnity | Claims Paid | Ave Indemnity | Percent Change of Ave Indemnity |
| CHIROPRACTORS | 2 | 117,500 | -9.62 | 2 | 130,000 | 0.00 | | 0.00 | | 0 | 0 | 0.00 | | 0.00 | |
| CLINICS/CORP | 39 | 282,491 | -10.88 | 47 | 316,981 | -12.96 | | -11.86 | | 54 | 359,634 | -10.00 | | 52.00 | |
| DENTISTS | 1 | 32,500 | -74.23 | 3 | 126,101 | 50.00 | | 460.45 | | 2 | 22,500 | -33.33 | | 4.93 | |
| HOSPITALS | 28 | 562,402 | -34.02 | 38 | 852,339 | 0.00 | | 91.77 | | 38 | 444,451 | -28.30 | | 0.42 | |
| NURSES | 4 | 126,875 | 0.00 | 0 | 0 | 0.00 | | 0.00 | | 2 | 237,500 | -77.78 | | 58.92 | |
| NURSING HOMES | 2 | 186,346 | 0.00 | 0 | 0 | 0.00 | | 0.00 | | 1 | 175,000 | -66.67 | | 8.25 | |
| OPTOMETRIST | 0 | 0 | 0.00 | 1 | 4,000 | 0.00 | | 0.00 | | 0 | 0 | 0.00 | | 0.00 | |
| PHARMACIES | 2 | 190,500 | 0.00 | 0 | 0 | 0.00 | | 0.00 | | 0 | 0 | 0.00 | | 0.00 | |
| PHYS & SURG | 57 | 407,559 | 13.87 | 63 | 357,906 | -9.52 | | -9.01 | | 61 | 393,362 | -37.76 | | 13.78 | |
| PODIATRIST/CHIROPODIST | 1 | 30,000 | 50.00 | 1 | 20,000 | -75.00 | | -94.63 | | 4 | 372,500 | 33.33 | | 19.52 | |
| TOTAL | 136 | 379,073 | -12.26 | 155 | 454,822 | -4.32 | | 17.91 | | 162 | 385,737 | -29.87 | | 17.78 | |

Severity 9

| Profession Type | 2010 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|------------------------|-----------------------|-----------------------------|---------------------------------|-----------------------|-----------------------------|---------------------------------|-------------|---------------|---------------------------------|-----------------------|-----------------------------|---------------------------------|-------------|---------------|---------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Ave Indemnity | Claims Paid | Ave Indemnity | Percent Change of Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Ave Indemnity | Claims Paid | Ave Indemnity | Percent Change of Ave Indemnity |
| CHIROPRACTORS | 0 | 0 | 0.00 | 0 | 0 | 0.00 | | 0.00 | | 0 | 0 | 0.00 | | 0.00 | |
| CLINICS/CORP | 49 | 169,934 | -11.58 | 30 | 192,194 | -25.00 | | 8.25 | | 40 | 177,539 | -20.00 | | -12.41 | |
| DENTISTS | 0 | 0 | 0.00 | 1 | 1,000,000 | 0.00 | | 0.00 | | 0 | 0 | 0.00 | | 0.00 | |
| HOSPITALS | 35 | 231,356 | 33.63 | 44 | 173,137 | -30.16 | | 9.76 | | 63 | 157,737 | -8.62 | | -11.28 | |
| NURSES | 1 | 500,000 | 150.00 | 2 | 200,000 | 100.00 | | -13.04 | | 1 | 230,000 | -83.33 | | 162.01 | |
| NURSING HOMES | 7 | 136,071 | -20.43 | 10 | 171,000 | 150.00 | | 12.13 | | 4 | 152,500 | -63.64 | | 18.97 | |
| OPTOMETRIST | 0 | 0 | 0.00 | 0 | 0 | 0.00 | | 0.00 | | 0 | 0 | 0.00 | | 0.00 | |
| PHARMACIES | 1 | 100,000 | 100.00 | 2 | 50,000 | 0.00 | | 2.04 | | 2 | 49,000 | -33.33 | | -45.56 | |
| PHYS & SURG | 42 | 137,203 | -44.71 | 52 | 248,137 | -5.45 | | 15.65 | | 55 | 214,565 | -40.86 | | 13.24 | |
| PODIATRIST/CHIROPODIST | 0 | 0 | 0.00 | 1 | 800,000 | 0.00 | | 3100.00 | | 1 | 25,000 | 0.00 | | 0.00 | |
| TOTAL | 135 | 175,846 | -4.93 | 142 | 213,359 | -14.46 | | 18.84 | | 166 | 179,537 | -25.89 | | -3.80 | |

Lapsed Months From Incident to Disposition **2010 Closed Paid Claims - All Health Care Providers**



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

| Lapsed Mths From Incident to Disposition | 2010 | | | 2010-2009 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid |
| 0- 6 | 26 | 15,101 | 0.73 | 15 | 13,117 | -0.25 | 20 | 14,340 | -0.09 | 20 | 14,340 | -0.31 | 20 | 14,340 | -0.31 | 20 | 14,340 | 0.17 |
| 7- 12 | 29 | 20,803 | 0.07 | 27 | 37,864 | -0.45 | 29 | 28,895 | 0.31 | 29 | 28,895 | -0.33 | 29 | 28,895 | -0.33 | 29 | 28,895 | 0.04 |
| 13- 18 | 26 | 74,624 | 0.37 | 19 | 41,711 | 0.79 | 20 | 60,399 | -0.31 | 20 | 60,399 | 0.05 | 20 | 60,399 | 0.05 | 20 | 60,399 | 0.65 |
| 19- 24 | 30 | 54,269 | 0.07 | 28 | 54,616 | -0.01 | 24 | 84,888 | -0.36 | 24 | 84,888 | -0.08 | 24 | 84,888 | -0.08 | 24 | 84,888 | 0.30 |
| 25- 30 | 31 | 131,344 | 1.07 | 15 | 56,272 | 1.33 | 18 | 71,702 | -0.22 | 18 | 71,702 | -0.40 | 18 | 71,702 | -0.40 | 18 | 71,702 | 0.20 |
| 31- 36 | 19 | 148,415 | 0.00 | 19 | 118,998 | 0.25 | 8 | 91,260 | 0.30 | 8 | 91,260 | -0.62 | 8 | 91,260 | -0.62 | 8 | 91,260 | -0.17 |
| 37- 42 | 13 | 286,115 | -0.43 | 23 | 184,051 | 0.55 | 20 | 133,475 | 0.38 | 20 | 133,475 | -0.09 | 20 | 133,475 | -0.09 | 20 | 133,475 | 0.26 |
| 43- 48 | 18 | 149,558 | 0.06 | 17 | 142,618 | 0.05 | 9 | 144,000 | -0.01 | 9 | 144,000 | -0.50 | 9 | 144,000 | -0.50 | 9 | 144,000 | -0.48 |
| 49- 60 | 16 | 106,063 | -0.33 | 24 | 95,321 | 0.11 | 21 | 244,909 | -0.61 | 21 | 244,909 | -0.09 | 21 | 244,909 | -0.09 | 21 | 244,909 | 1.47 |
| 61- 71 | 10 | 62,100 | -0.23 | 13 | 83,317 | -0.25 | 9 | 251,000 | -0.67 | 9 | 251,000 | -0.36 | 9 | 251,000 | -0.36 | 9 | 251,000 | 0.46 |
| 72- 82 | 6 | 321,433 | -0.25 | 8 | 183,584 | 0.75 | 6 | 218,456 | -0.16 | 6 | 218,456 | -0.45 | 6 | 218,456 | -0.45 | 6 | 218,456 | 0.28 |
| 83- 93 | 4 | 670,806 | -0.50 | 8 | 48,313 | 12.88 | 7 | 91,071 | -0.47 | 7 | 91,071 | 0.40 | 7 | 91,071 | 0.40 | 7 | 91,071 | -0.37 |
| 94-104 | 2 | 27,500 | 1.00 | 1 | 25,000 | 0.10 | 3 | 23,833 | 0.05 | 3 | 23,833 | -0.57 | 3 | 23,833 | -0.57 | 3 | 23,833 | -0.71 |
| 105-115 | 2 | 62,500 | 1.00 | 1 | 300,000 | -0.79 | 45 | 68,665 | 3.37 | 45 | 68,665 | 0.00 | 45 | 68,665 | 0.00 | 45 | 68,665 | 0.00 |
| 116-126 | 4 | 310,134 | 3.00 | 1 | 220,000 | 0.41 | 3 | 47,936 | 3.59 | 3 | 47,936 | 0.00 | 3 | 47,936 | 0.00 | 3 | 47,936 | 0.00 |
| 127-137 | 1 | 154,354 | 0.00 | 0 | 0 | 0.00 | 1 | 265,595 | 0.00 | 1 | 265,595 | 0.00 | 1 | 265,595 | 0.00 | 1 | 265,595 | 0.00 |
| 149-159 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 1 | 15,000 | 0.00 | 1 | 15,000 | 0.00 | 1 | 15,000 | 0.00 | 1 | 15,000 | 0.00 |
| 215-225 | 2 | 362,500 | 0.00 | 0 | 0 | 0.00 | 1 | 150,000 | 0.00 | 1 | 150,000 | 0.00 | 1 | 150,000 | 0.00 | 1 | 150,000 | -0.85 |
| TOTAL | 239 | 113,377 | 0.09 | 219 | 87,098 | -0.11 | 245 | 95,683 | -0.09 | 245 | 95,683 | -0.09 | 245 | 95,683 | -0.09 | 245 | 95,683 | 0.06 |

Severity 5,6,7,8

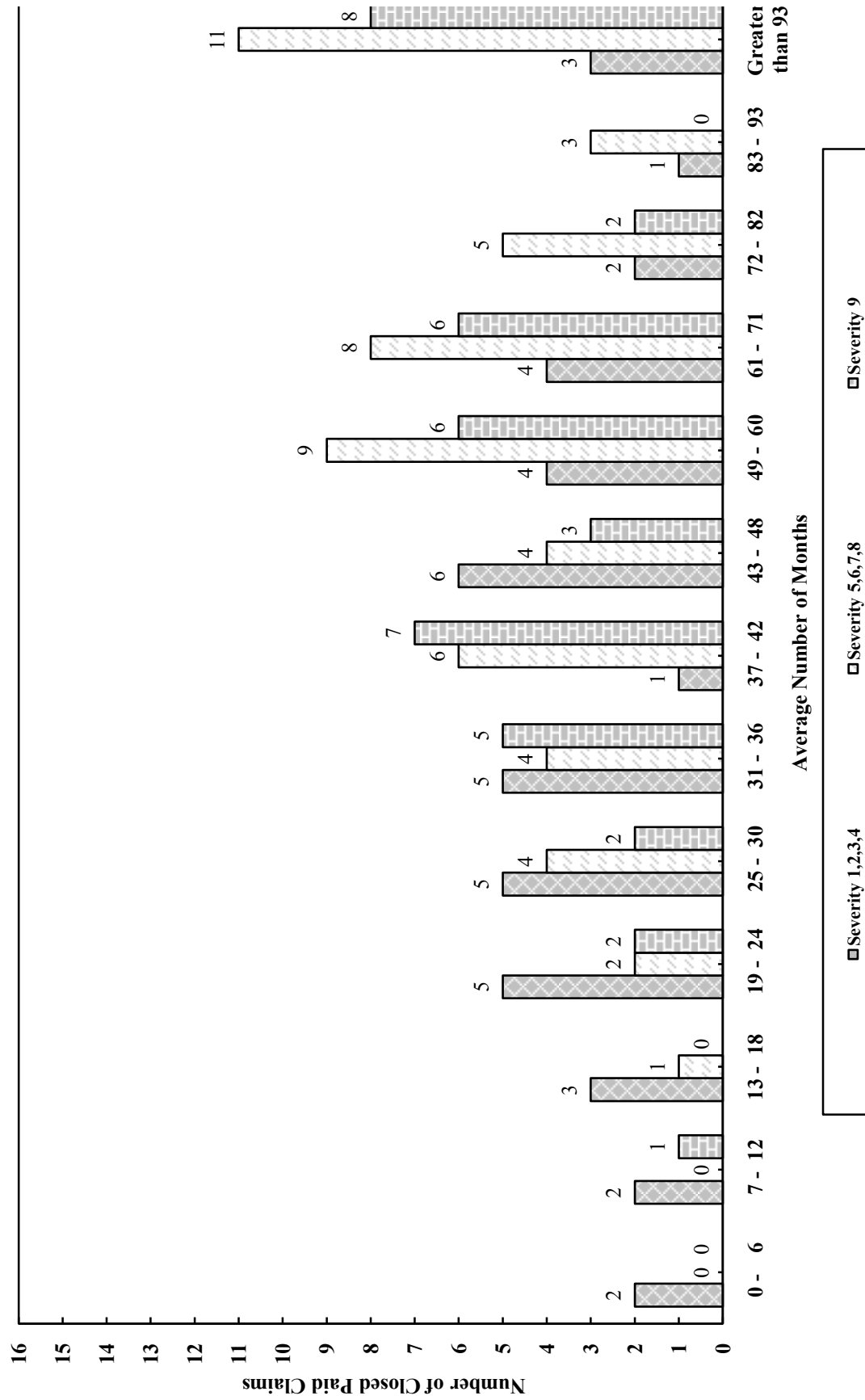
| Lapsed Mths From Incident to Disposition | 2010 | | | 2010-2009 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid |
| 0- 6 | 1 | 1,000 | 0.00 | 1 | 802 | -0.50 | 2 | 17,500 | -0.95 | 2 | 17,500 | 0.00 | 2 | 17,500 | 0.00 | 2 | 17,500 | 0.00 |
| 7- 12 | 1 | 56,643 | -0.67 | 3 | 101,667 | -0.44 | 2 | 81,250 | 0.25 | 2 | 81,250 | -0.67 | 2 | 81,250 | -0.67 | 2 | 81,250 | -0.49 |
| 13- 18 | 2 | 92,500 | -0.75 | 8 | 253,250 | -0.63 | 6 | 305,417 | -0.17 | 6 | 305,417 | -0.33 | 6 | 305,417 | -0.33 | 6 | 305,417 | 2.30 |
| 19- 24 | 11 | 131,455 | 0.22 | 9 | 1,070,000 | -0.88 | 13 | 355,501 | 2.01 | 13 | 355,501 | 0.08 | 13 | 355,501 | 0.08 | 13 | 355,501 | 2.14 |
| 25- 30 | 4 | 297,500 | -0.43 | 7 | 355,238 | -0.16 | 11 | 390,227 | -0.09 | 11 | 390,227 | -0.54 | 11 | 390,227 | -0.54 | 11 | 390,227 | -0.01 |
| 31- 36 | 15 | 633,046 | -0.12 | 17 | 307,206 | 1.06 | 6 | 577,333 | -0.47 | 6 | 577,333 | -0.79 | 6 | 577,333 | -0.79 | 6 | 577,333 | -0.04 |
| 37- 42 | 19 | 498,816 | -0.27 | 26 | 283,513 | 0.76 | 19 | 269,954 | 0.05 | 19 | 269,954 | -0.30 | 19 | 269,954 | -0.30 | 19 | 269,954 | -0.20 |
| 43- 48 | 10 | 259,500 | -0.52 | 21 | 690,929 | -0.62 | 24 | 750,940 | -0.08 | 24 | 750,940 | -0.08 | 24 | 750,940 | -0.08 | 24 | 750,940 | 1.26 |
| 49- 60 | 23 | 240,457 | 0.05 | 22 | 417,898 | -0.42 | 19 | 214,111 | 0.95 | 19 | 214,111 | -0.37 | 19 | 214,111 | -0.37 | 19 | 214,111 | -0.16 |
| 61- 71 | 16 | 402,812 | 0.07 | 15 | 301,599 | 0.34 | 7 | 715,707 | -0.58 | 7 | 715,707 | -0.75 | 7 | 715,707 | -0.75 | 7 | 715,707 | 1.16 |
| 72- 82 | 12 | 336,489 | 0.20 | 10 | 692,500 | -0.51 | 9 | 395,556 | 0.75 | 9 | 395,556 | -0.44 | 9 | 395,556 | -0.44 | 9 | 395,556 | 0.88 |
| 83- 93 | 7 | 689,285 | 0.00 | 0 | 0 | 0.00 | 8 | 340,938 | 0.00 | 8 | 340,938 | -0.27 | 8 | 340,938 | -0.27 | 8 | 340,938 | 0.98 |
| 94-104 | 4 | 146,875 | -0.33 | 6 | 322,237 | -0.54 | 6 | 287,493 | 0.12 | 6 | 287,493 | 0.50 | 6 | 287,493 | 0.50 | 6 | 287,493 | 0.13 |
| 105-115 | 1 | 50,000 | -0.50 | 2 | 205,000 | -0.76 | 23 | 124,260 | 0.65 | 23 | 124,260 | 22.00 | 23 | 124,260 | 22.00 | 23 | 124,260 | 0.66 |
| 116-126 | 9 | 597,917 | 8.00 | 1 | 80,000 | 6.47 | 3 | 916,667 | -0.91 | 3 | 916,667 | -0.40 | 3 | 916,667 | -0.40 | 3 | 916,667 | 0.75 |
| 127-137 | 1 | 250,000 | -0.50 | 2 | 334,116 | -0.25 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 |
| 138-148 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 2 | 165,625 | 0.00 | 2 | 165,625 | 0.00 | 2 | 165,625 | 0.00 | 2 | 165,625 | 0.00 |
| 149-159 | 0 | 0 | 0.00 | 1 | 350,000 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 |
| 182-192 | 0 | 0 | 0.00 | 2 | 2,000,000 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 |
| 203-214 | 0 | 0 | 0.00 | 1 | 350,000 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 |
| 215-225 | 0 | 0 | 0.00 | 1 | 511,217 | -0.50 | 2 | 950,000 | -0.46 | 2 | 950,000 | 0.00 | 2 | 950,000 | 0.00 | 2 | 950,000 | 0.49 |
| TOTAL | 136 | 379,073 | -0.12 | 155 | 454,822 | -0.17 | 162 | 385,737 | 0.18 | 162 | 385,737 | -0.30 | 162 | 385,737 | -0.30 | 162 | 385,737 | 0.18 |

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 9

| Lapsed Mths From Incident to Disposition | Number of Paid Claims | 2010 | | | 2010-2009 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|
| | | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid |
| 0- 6 | 0 | 0 | 0.00 | 0.00 | 2 | 72,500 | 1.00 | 23.17 | 1 | 3,000 | 0.00 | 0.00 | 1 | 3,000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 7- 12 | 4 | 317,000 | 0.33 | 1.38 | 3 | 133,333 | -0.40 | -0.39 | 5 | 217,118 | 0.25 | -0.29 | 5 | 217,118 | 0.25 | -0.29 | 0.00 | -0.29 | -0.29 |
| 13- 18 | 3 | 231,667 | -0.40 | -0.29 | 5 | 328,500 | 0.25 | 0.21 | 4 | 272,500 | -0.60 | 0.21 | 4 | 272,500 | -0.60 | 0.56 | 0.56 | 0.56 | 0.56 |
| 19- 24 | 16 | 222,656 | 4.33 | 0.41 | 3 | 158,333 | -0.63 | -0.09 | 8 | 173,750 | -0.27 | -0.09 | 8 | 173,750 | -0.27 | 0.14 | 0.14 | 0.14 | 0.14 |
| 25- 30 | 10 | 282,500 | -0.29 | 0.02 | 14 | 276,326 | 0.27 | 1.06 | 11 | 134,202 | 0.27 | 1.06 | 11 | 134,202 | -0.66 | -0.25 | -0.25 | -0.25 | -0.25 |
| 31- 36 | 12 | 123,292 | -0.33 | -0.57 | 18 | 285,625 | 0.29 | 0.93 | 14 | 148,324 | -0.39 | -0.42 | 14 | 148,324 | -0.52 | -0.19 | -0.19 | -0.19 | -0.19 |
| 37- 42 | 27 | 184,074 | 0.59 | 0.45 | 17 | 126,912 | -0.39 | -0.42 | 28 | 218,947 | -0.05 | -0.02 | 28 | 218,947 | 0.22 | 0.07 | 0.07 | 0.07 | 0.07 |
| 43- 48 | 10 | 211,000 | -0.52 | -0.09 | 21 | 232,518 | -0.09 | -0.02 | 22 | 238,004 | -0.05 | -0.02 | 22 | 238,004 | 0.00 | 0.35 | 0.35 | 0.35 | 0.35 |
| 49- 60 | 17 | 102,424 | -0.32 | -0.31 | 25 | 149,181 | 0.14 | -0.31 | 22 | 216,250 | -0.08 | -0.31 | 22 | 216,250 | -0.54 | -0.05 | -0.05 | -0.05 | -0.05 |
| 61- 71 | 16 | 167,375 | 0.33 | -0.51 | 12 | 340,081 | -0.08 | 0.96 | 13 | 173,282 | -0.33 | 0.96 | 13 | 173,282 | -0.32 | 0.08 | 0.08 | 0.08 | 0.08 |
| 72- 82 | 6 | 168,333 | 0.00 | -0.25 | 6 | 224,942 | -0.33 | 1.02 | 9 | 111,296 | -0.33 | 1.02 | 9 | 111,296 | -0.10 | -0.16 | -0.16 | -0.16 | -0.16 |
| 83- 93 | 3 | 222,417 | -0.70 | 0.17 | 10 | 190,164 | 1.00 | 3.05 | 5 | 47,000 | 1.00 | 3.05 | 5 | 47,000 | 0.67 | -0.48 | -0.48 | -0.48 | -0.48 |
| 94-104 | 5 | 67,557 | 1.50 | 1.25 | 2 | 30,000 | -0.71 | -0.68 | 7 | 93,214 | -0.71 | -0.68 | 7 | 93,214 | -0.22 | -0.32 | -0.32 | -0.32 | -0.32 |
| 105-115 | 1 | 60,000 | -0.50 | 0.92 | 2 | 31,250 | -0.82 | -0.71 | 11 | 108,366 | -0.82 | -0.71 | 11 | 108,366 | 4.50 | -0.36 | -0.36 | -0.36 | -0.36 |
| 116-126 | 2 | 62,500 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 2 | 105,638 | 0.00 | 0.00 | 2 | 105,638 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 127-137 | 0 | 0 | 0.00 | 0.00 | 2 | 200,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 138-148 | 2 | 92,500 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 149-159 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 4 | 253,125 | 0.00 | 0.00 | 4 | 253,125 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 160-170 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 171-181 | 1 | 25,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 135 | 175,846 | -0.05 | -0.18 | 142 | 213,359 | -0.14 | 0.19 | 166 | 179,537 | -0.26 | 0.19 | 166 | 179,537 | -0.26 | -0.04 | -0.04 | -0.04 | -0.04 |

Lapsed Months From Incident to Disposition 2010 Closed Paid Claims - Physicians & Surgeons



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 1,2,3,4

| Lapsed Mths From Incident to Disposition | 2010 | | | 2010-2009 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid |
| 0-6 | 2 | 6,250 | 1.00 | 1 | 30,000 | -0.79 | 1 | 30,000 | 0.00 | 0 | -0.50 | 0.00 | 1 | 60,000 | 0.00 | 1 | 60,000 | 11.00 |
| 7-12 | 2 | 7,500 | 1.00 | 1 | 10,000 | -0.25 | 1 | 10,000 | -0.67 | 0 | -0.12 | -0.67 | 3 | 11,333 | 0.00 | 3 | 11,333 | -0.17 |
| 13-18 | 3 | 353,333 | -0.25 | 4 | 33,375 | 9.59 | 4 | 33,375 | 0.33 | 3 | -0.77 | 0.33 | 3 | 142,558 | 0.00 | 3 | 142,558 | 0.00 |
| 19-24 | 5 | 119,000 | 0.00 | 5 | 132,469 | -0.10 | 5 | 132,469 | 0.25 | 4 | 0.20 | 0.25 | 4 | 109,963 | -0.20 | 4 | 109,963 | -0.02 |
| 25-30 | 5 | 290,400 | 0.67 | 3 | 169,333 | 0.71 | 3 | 169,333 | -0.25 | 0 | 0.31 | -0.25 | 4 | 129,500 | 0.00 | 4 | 129,500 | 0.92 |
| 31-36 | 5 | 196,500 | -0.17 | 6 | 265,000 | -0.26 | 6 | 265,000 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 |
| 37-42 | 1 | 75,000 | -0.80 | 5 | 255,000 | -0.71 | 5 | 255,000 | 0.00 | 1 | 1.53 | 0.00 | 5 | 100,650 | -0.17 | 5 | 100,650 | -0.42 |
| 43-48 | 6 | 105,133 | 1.00 | 3 | 78,000 | 0.35 | 3 | 78,000 | 0.50 | 2 | -0.48 | 0.50 | 2 | 150,000 | -0.67 | 2 | 150,000 | -0.64 |
| 49-60 | 4 | 184,375 | -0.43 | 7 | 164,714 | 0.12 | 7 | 164,714 | 0.17 | 6 | -0.58 | 0.17 | 6 | 394,792 | -0.14 | 6 | 394,792 | 2.51 |
| 61-71 | 4 | 79,375 | -0.20 | 5 | 122,500 | -0.35 | 5 | 122,500 | 4.00 | 4 | -0.65 | 4.00 | 1 | 350,000 | -0.75 | 1 | 350,000 | 3.22 |
| 72-82 | 2 | 512,500 | -0.33 | 3 | 143,667 | 2.57 | 3 | 143,667 | 2.00 | 2 | -0.62 | 2.00 | 1 | 379,735 | -0.50 | 1 | 379,735 | -0.35 |
| 83-93 | 1 | 1,000,000 | -0.75 | 4 | 83,125 | 11.03 | 4 | 83,125 | 1.00 | 0 | 0.04 | 1.00 | 2 | 80,000 | 1.00 | 2 | 80,000 | -0.20 |
| 94-104 | 1 | 30,000 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 |
| 116-126 | 2 | 142,017 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 |
| 127-137 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 1 | 265,595 | 0.00 | 1 | 265,595 | 0.00 |
| TOTAL | 43 | 191,089 | -0.09 | 47 | 148,337 | 0.29 | 47 | 148,337 | 0.42 | 0 | -0.16 | 0.42 | 33 | 175,965 | -0.33 | 33 | 175,965 | 0.06 |

Severity 5,6,7,8

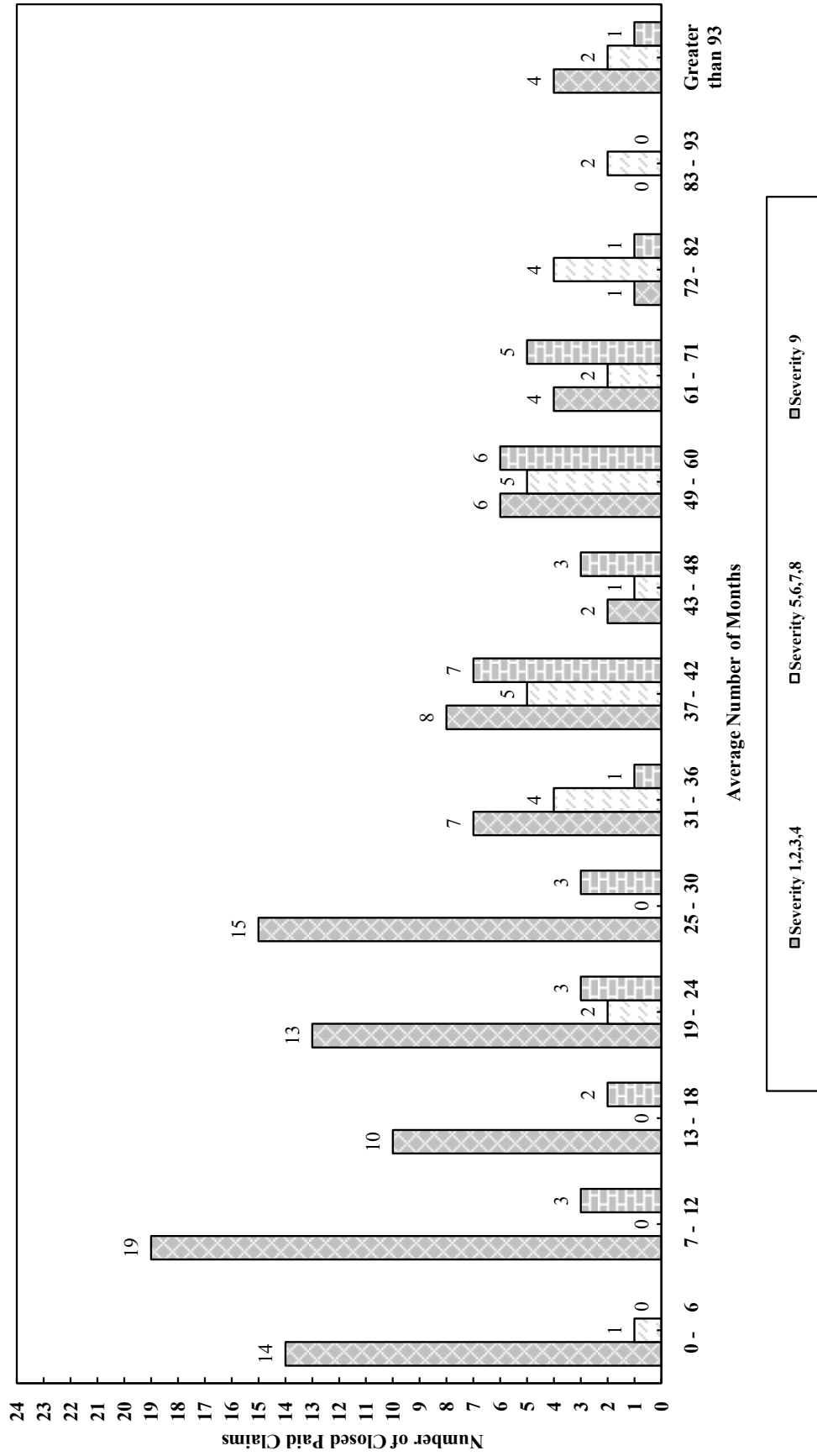
| Lapsed Mths From Incident to Disposition | 2010 | | | 2010-2009 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid |
| 7-12 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 1 | 62,500 | 0.00 | 1 | 62,500 | -0.04 |
| 13-18 | 1 | 125,000 | -0.67 | 3 | 347,833 | -0.64 | 3 | 347,833 | 2.00 | 2 | -0.29 | 2.00 | 1 | 487,500 | 0.00 | 1 | 487,500 | 2.90 |
| 19-24 | 2 | 212,500 | 0.00 | 2 | 312,500 | -0.32 | 2 | 312,500 | -0.67 | 6 | 2.13 | -0.67 | 6 | 100,000 | 2.00 | 6 | 100,000 | -0.22 |
| 25-30 | 4 | 297,500 | 0.33 | 3 | 497,500 | -0.40 | 3 | 497,500 | -0.25 | 4 | 0.59 | -0.25 | 4 | 313,750 | -0.60 | 4 | 313,750 | 0.16 |
| 31-36 | 4 | 143,875 | -0.43 | 7 | 218,929 | -0.34 | 7 | 218,929 | 6.00 | 1 | 2.42 | 6.00 | 1 | 64,000 | -0.93 | 1 | 64,000 | -0.88 |
| 37-42 | 6 | 300,833 | -0.60 | 15 | 237,541 | 0.27 | 15 | 237,541 | 0.67 | 9 | -0.04 | 0.67 | 9 | 248,500 | 0.27 | 9 | 248,500 | 0.27 |
| 43-48 | 4 | 465,625 | -0.56 | 9 | 343,333 | 0.36 | 9 | 343,333 | -0.40 | 15 | -0.58 | -0.40 | 15 | 821,719 | 0.88 | 15 | 821,719 | 0.65 |
| 49-60 | 9 | 373,333 | 0.29 | 7 | 497,429 | -0.25 | 7 | 497,429 | 0.17 | 6 | 3.74 | 0.17 | 6 | 105,020 | -0.67 | 6 | 105,020 | -0.61 |
| 61-71 | 8 | 579,063 | 0.00 | 8 | 296,016 | 0.96 | 8 | 296,016 | 3.00 | 2 | -0.15 | 3.00 | 2 | 349,975 | -0.86 | 2 | 349,975 | -0.16 |
| 72-82 | 5 | 479,574 | 0.25 | 4 | 912,500 | -0.47 | 4 | 912,500 | -0.20 | 5 | 2.66 | -0.20 | 5 | 249,000 | -0.38 | 5 | 249,000 | 0.10 |
| 83-93 | 3 | 874,999 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 3 | 0.00 | 0.00 | 3 | 69,167 | -0.40 | 3 | 69,167 | -0.72 |
| 94-104 | 3 | 187,500 | 2.00 | 1 | 603,000 | -0.69 | 1 | 603,000 | -0.50 | 2 | 1.19 | -0.50 | 2 | 274,980 | 0.00 | 2 | 274,980 | 0.00 |
| 105-115 | 1 | 50,000 | -0.50 | 2 | 205,000 | -0.76 | 2 | 205,000 | 1.00 | 1 | -0.80 | 1.00 | 1 | 1,000,000 | 0.00 | 1 | 1,000,000 | 0.00 |
| 116-126 | 7 | 517,143 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 2 | 0.00 | 0.00 | 2 | 1,050,000 | 0.00 | 2 | 1,050,000 | 0.40 |
| 127-137 | 0 | 0 | 0.00 | 1 | 177,132 | 0.00 | 1 | 177,132 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 |
| 138-148 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 2 | 0.00 | 0.00 | 2 | 165,625 | 0.00 | 2 | 165,625 | 0.00 |
| 149-159 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 |
| 215-225 | 0 | 0 | 0.00 | 1 | 511,217 | 0.00 | 1 | 511,217 | 0.00 | 0 | 1.56 | 0.00 | 1 | 200,000 | 0.00 | 1 | 200,000 | 0.00 |
| TOTAL | 57 | 407,559 | -0.10 | 63 | 357,906 | 0.14 | 63 | 357,906 | 0.03 | 0 | -0.09 | 0.03 | 61 | 393,362 | -0.38 | 61 | 393,362 | 0.14 |

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 9

| Lapsed Mths From Incident to Disposition | 2010 | | | 2009 | | | 2008-2008 | | | 2008 | | | 2007-2007 | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|-----------------------------|-----------------------------------|-------------------------------------|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid |
| 7-12 | 1 | 223,000 | -0.50 | 2 | 90,000 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 13-18 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 19-24 | 2 | 131,250 | 0.00 | 0 | 0 | 0.00 | 3 | 127,500 | 0.00 | 3 | 127,500 | 0.50 | 0 | 0.00 | 1.43 |
| 25-30 | 2 | 382,500 | -0.50 | 4 | 281,515 | 3.00 | 1 | 200,000 | 0.41 | 1 | 200,000 | -0.91 | 0 | 0.00 | 0.22 |
| 31-36 | 5 | 137,500 | -0.17 | 6 | 263,333 | 0.50 | 4 | 145,209 | 0.81 | 4 | 145,209 | -0.64 | 0 | 0.00 | -0.43 |
| 37-42 | 7 | 137,321 | 0.17 | 6 | 145,833 | -0.06 | 12 | 274,209 | -0.47 | 12 | 274,209 | 0.33 | 0 | 0.00 | 0.31 |
| 43-48 | 3 | 114,167 | -0.50 | 6 | 221,320 | -0.45 | 11 | 243,585 | -0.09 | 11 | 243,585 | 0.83 | 0 | 0.00 | 0.48 |
| 49-60 | 6 | 102,500 | -0.40 | 10 | 224,952 | 0.11 | 9 | 198,611 | 0.13 | 9 | 198,611 | -0.70 | 0 | 0.00 | -0.09 |
| 61-71 | 6 | 96,333 | 0.00 | 6 | 506,389 | 1.00 | 3 | 262,882 | 0.93 | 3 | 262,882 | -0.57 | 0 | 0.00 | 0.43 |
| 72-82 | 2 | 375,000 | -0.50 | 4 | 212,413 | -0.20 | 5 | 115,333 | 0.84 | 5 | 115,333 | -0.29 | 0 | 0.00 | -0.09 |
| 83-93 | 0 | 0 | 0.00 | 6 | 237,774 | 2.00 | 2 | 32,500 | 6.32 | 2 | 32,500 | -0.59 | 0 | 0.00 | -0.59 |
| 94-104 | 3 | 80,928 | 0.00 | 0 | 0 | 0.00 | 1 | 250,000 | 0.00 | 1 | 250,000 | -0.50 | 0 | 0.00 | 1.50 |
| 105-115 | 1 | 60,000 | 0.00 | 1 | 50,000 | -0.67 | 3 | 233,333 | -0.79 | 3 | 233,333 | 0.50 | 0 | 0.00 | 0.38 |
| 116-126 | 1 | 65,000 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 127-137 | 0 | 0 | 0.00 | 1 | 200,000 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 138-148 | 2 | 92,500 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| 149-159 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 1 | 500,000 | 0.00 | 1 | 500,000 | 0.00 | 0 | 0.00 | 0.00 |
| 171-181 | 1 | 25,000 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| TOTAL | 42 | 137,203 | -0.19 | 52 | 248,137 | -0.05 | 55 | 214,565 | 0.16 | 55 | 214,565 | -0.41 | | | 0.13 |

Lapsed Months From Incident to Disposition 2010 Closed Paid Claims - Hospitals



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 1,2,3,4

| Lapsed Mths From Incident to Disposition | Number of Paid Claims | 2010-2009 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|
| | | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0-6 | 14 | 25,234 | 1.80 | 1.93 | 5 | 8,599 | -0.62 | -0.43 | 13 | 15,196 | -0.19 | -0.03 | | | | |
| 7-12 | 19 | 22,871 | 0.19 | -0.44 | 16 | 40,851 | 0.00 | 0.00 | 16 | 38,913 | 0.05 | 0.36 | | | | |
| 13-18 | 10 | 57,403 | -0.09 | 0.14 | 11 | 50,455 | -0.21 | 0.52 | 14 | 33,236 | 0.08 | -0.17 | | | | |
| 19-24 | 13 | 44,427 | 0.63 | 0.13 | 8 | 39,313 | -0.38 | -0.55 | 13 | 87,227 | -0.07 | 0.63 | | | | |
| 25-30 | 15 | 141,578 | 4.00 | 11.14 | 3 | 11,667 | -0.25 | -0.89 | 4 | 102,408 | -0.76 | 1.06 | | | | |
| 31-36 | 7 | 198,214 | 0.40 | 1.41 | 5 | 82,291 | 0.67 | -0.42 | 3 | 140,693 | -0.63 | 0.31 | | | | |
| 37-42 | 8 | 316,563 | 0.00 | 0.33 | 8 | 238,521 | -0.11 | 0.96 | 9 | 121,667 | 0.29 | 0.29 | | | | |
| 43-48 | 2 | 347,500 | -0.50 | 0.43 | 4 | 242,875 | 0.00 | 2.79 | 4 | 64,000 | -0.33 | -0.79 | | | | |
| 49-60 | 6 | 43,917 | -0.25 | -0.19 | 8 | 54,375 | 0.00 | -0.81 | 8 | 292,606 | 1.00 | 13.08 | | | | |
| 61-71 | 4 | 46,875 | -0.20 | -0.31 | 5 | 68,123 | 0.67 | -0.69 | 3 | 216,333 | 0.00 | 0.59 | | | | |
| 72-82 | 1 | 50,000 | -0.50 | -0.67 | 2 | 152,500 | 0.00 | -0.64 | 2 | 420,000 | -0.33 | 2.04 | | | | |
| 83-93 | 0 | 0 | 0.00 | 0.00 | 1 | 8,500 | -0.50 | -0.92 | 2 | 107,500 | 1.00 | 6.17 | | | | |
| 94-104 | 0 | 0 | 0.00 | 0.00 | 1 | 25,000 | -0.50 | -0.20 | 2 | 31,250 | -0.33 | -0.67 | | | | |
| 105-115 | 1 | 75,000 | 0.00 | -0.75 | 1 | 300,000 | -0.50 | 4.78 | 2 | 51,931 | 0.00 | 0.00 | | | | |
| 116-126 | 1 | 2,500 | 0.00 | -0.99 | 1 | 220,000 | -0.67 | 3.59 | 3 | 47,936 | 0.00 | 0.00 | | | | |
| 127-137 | 1 | 154,354 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | | | | |
| 215-225 | 1 | 600,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 150,000 | 0.00 | -0.85 | | | | |
| TOTAL | 103 | 97,193 | 0.30 | 0.18 | 79 | 82,612 | -0.20 | -0.10 | 99 | 91,991 | -0.23 | 0.34 | | | | |

Severity 5,6,7,8

| Lapsed Mths From Incident to Disposition | Number of Paid Claims | 2010-2009 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|
| | | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity |
| 0-6 | 1 | 1,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 2 | 17,500 | 0.00 | 0.00 | | | | |
| 7-12 | 0 | 0 | 0.00 | 0.00 | 1 | 185,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | | | | |
| 13-18 | 0 | 0 | 0.00 | 0.00 | 3 | 87,500 | 0.00 | -0.71 | 3 | 305,000 | -0.25 | 3.41 | | | | |
| 19-24 | 2 | 20,000 | -0.50 | -0.99 | 4 | 2,161,250 | 0.33 | 1.27 | 3 | 951,483 | -0.40 | 5.63 | | | | |
| 25-30 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 2 | 105,000 | -0.60 | -0.89 | | | | |
| 31-36 | 4 | 1,875,000 | 0.00 | 2.09 | 4 | 606,875 | 1.00 | -0.34 | 2 | 925,000 | -0.60 | -0.17 | | | | |
| 37-42 | 5 | 522,000 | 0.25 | 0.76 | 4 | 296,744 | 3.00 | -0.41 | 1 | 500,000 | -0.67 | -0.64 | | | | |
| 43-48 | 1 | 300,000 | -0.80 | -0.84 | 5 | 1,871,400 | 0.67 | 1.36 | 3 | 791,667 | -0.70 | 1.55 | | | | |
| 49-60 | 5 | 234,000 | -0.50 | -0.52 | 10 | 487,050 | 1.50 | 1.24 | 4 | 217,000 | -0.33 | 0.73 | | | | |
| 61-71 | 2 | 387,500 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 2 | 1,680,000 | 0.00 | 8.41 | | | | |
| 72-82 | 4 | 210,000 | 3.00 | 9.50 | 1 | 20,000 | 0.00 | -0.84 | 1 | 125,000 | -0.50 | -0.22 | | | | |
| 83-93 | 2 | 750,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 235,000 | -0.67 | 1.70 | | | | |
| 94-104 | 0 | 0 | 0.00 | 0.00 | 2 | 502,211 | 0.00 | 0.49 | 2 | 337,500 | -0.33 | 0.04 | | | | |
| 105-115 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 10 | 53,670 | 0.00 | 0.00 | | | | |
| 116-126 | 1 | 761,254 | 0.00 | 8.52 | 1 | 80,000 | 0.00 | -0.88 | 1 | 650,000 | 0.00 | -0.21 | | | | |
| 127-137 | 1 | 250,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | | | | |
| 149-159 | 0 | 0 | 0.00 | 0.00 | 1 | 350,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | | | | |
| 182-192 | 0 | 0 | 0.00 | 0.00 | 2 | 2,000,000 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | | | | |
| 215-225 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 1,700,000 | 0.00 | 1.62 | | | | |
| TOTAL | 28 | 562,402 | -0.26 | -0.34 | 38 | 852,339 | 0.00 | 0.92 | 38 | 444,451 | -0.28 | 0.00 | | | | |

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons

Hospitals

Severity 9

| Lapsed Mths From Incident to Disposition | 2010 | | | 2010-2009 | | | 2009 | | | 2009-2008 | | | 2008 | | | 2008-2007 | | |
|--|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|-----------------------------|-----------------------------------|-------------------------------------|---------------|--|--|
| | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | Number of Paid Claims | Average Indemnity Per Claim | Percent Change of Claims Paid | Ave Indemnity | | |
| 0- 6 | 0 | 0 | 0.00 | 0.00 | 2 | 72,500 | 1.00 | 23.17 | 1 | 3,000 | 0.00 | 0.00 | 1 | 3,000 | 0.00 | 0.00 | | |
| 7- 12 | 3 | 348,333 | 2.00 | 0.58 | 1 | 220,000 | -0.80 | 0.01 | 5 | 217,118 | 1.50 | 0.24 | 5 | 217,118 | 1.50 | 0.24 | | |
| 13- 18 | 2 | 247,500 | 0.00 | 0.26 | 2 | 196,250 | -0.33 | 0.34 | 3 | 146,667 | 0.50 | -0.43 | 3 | 146,667 | 0.50 | -0.43 | | |
| 19- 24 | 3 | 430,000 | 0.00 | 1.72 | 3 | 158,333 | 0.50 | -0.32 | 2 | 232,500 | 0.00 | -0.10 | 2 | 232,500 | 0.00 | -0.10 | | |
| 25- 30 | 3 | 558,333 | -0.50 | 1.69 | 6 | 207,917 | -0.14 | 0.68 | 7 | 123,746 | 0.00 | 0.71 | 7 | 123,746 | 0.00 | 0.71 | | |
| 31- 36 | 1 | 75,000 | -0.80 | -0.57 | 5 | 175,500 | -0.17 | -0.13 | 6 | 200,889 | 0.00 | 0.25 | 6 | 200,889 | 0.00 | 0.25 | | |
| 37- 42 | 7 | 274,107 | 0.75 | 2.37 | 4 | 81,250 | -0.43 | -0.46 | 7 | 151,786 | 0.00 | -0.02 | 7 | 151,786 | 0.00 | -0.02 | | |
| 43- 48 | 3 | 52,500 | -0.63 | -0.84 | 8 | 338,277 | 0.33 | 0.16 | 6 | 291,110 | -0.33 | 0.64 | 6 | 291,110 | -0.33 | 0.64 | | |
| 49- 60 | 6 | 72,700 | 0.00 | 0.16 | 6 | 62,500 | 0.20 | -0.69 | 5 | 201,000 | -0.38 | -0.35 | 5 | 201,000 | -0.38 | -0.35 | | |
| 61- 71 | 5 | 181,500 | 1.50 | 0.35 | 2 | 134,653 | -0.33 | -0.44 | 3 | 241,667 | -0.63 | 0.73 | 3 | 241,667 | -0.63 | 0.73 | | |
| 72- 82 | 1 | 72,500 | -0.50 | -0.71 | 2 | 250,000 | -0.33 | 0.88 | 3 | 133,333 | 0.50 | -0.04 | 3 | 133,333 | 0.50 | -0.04 | | |
| 83- 93 | 0 | 0 | 0.00 | 0.00 | 1 | 25,000 | -0.50 | -0.13 | 2 | 28,750 | 0.00 | 0.00 | 2 | 28,750 | 0.00 | 0.00 | | |
| 94-104 | 1 | 25,000 | -0.50 | -0.17 | 2 | 30,000 | -0.67 | -0.55 | 6 | 67,083 | 0.20 | -0.63 | 6 | 67,083 | 0.20 | -0.63 | | |
| 105-115 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 4 | 56,089 | 0.00 | 0.00 | 4 | 56,089 | 0.00 | 0.00 | | |
| 116-126 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 2 | 105,638 | 0.00 | 0.00 | 2 | 105,638 | 0.00 | 0.00 | | |
| 149-159 | 0 | 0 | 0.00 | 0.00 | 0 | 0 | 0.00 | 0.00 | 1 | 37,500 | 0.00 | 0.00 | 1 | 37,500 | 0.00 | 0.00 | | |
| TOTAL | 35 | 231,356 | -0.20 | 0.34 | 44 | 173,137 | -0.30 | 0.10 | 63 | 157,737 | 0.09 | -0.11 | 63 | 157,737 | 0.09 | -0.11 | | |

Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately, and the companies are listed in descending order by the number of paid claims.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2010

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| MISSOURI PROFESSIONALS MUTUAL | 248 | 265 | 75 | 13,349,457 | 10,825,066 | 2,524,391 |
| MISSOURI HOSPITAL PLAN | 193 | 175 | 72 | 19,734,146 | 13,965,487 | 5,748,659 |
| PROASSURANCE INDEMNITY COMPANY INC | 95 | 126 | 23 | 7,412,100 | 5,723,991 | 1,688,109 |
| MEDICAL PROTECTIVE COMPANY | 99 | 79 | 22 | 2,919,816 | 649,632 | 2,270,184 |
| EVEREST INDEMNITY INSURANCE COMPANY | 79 | 62 | 0 | 0 | 0 | 0 |
| INTERMED INSURANCE COMPANY | 26 | 58 | 10 | 2,113,500 | 2,066,000 | 47,500 |
| PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION | 55 | 45 | 12 | 1,093,300 | 420,802 | 672,498 |
| DOCTORS COMPANY AN INTERINS EXCHANGE | 24 | 38 | 11 | 2,932,004 | 1,998,693 | 933,311 |
| MEDICAL LIABILITY ALLIANCE | 29 | 28 | 7 | 2,155,000 | 1,343,000 | 812,000 |
| CONTINENTAL CASUALTY COMPANY | 17 | 26 | 4 | 122,574 | 4,315 | 118,259 |
| HEALTH CARE INDEMNITY INC | 2 | 24 | 7 | 1,448,700 | 1,448,700 | 0 |
| LEXINGTON INSURANCE COMPANY | 72 | 21 | 4 | 264,498 | 65,000 | 149,498 |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 17 | 21 | 3 | 503,626 | 253,626 | 250,000 |
| COLUMBIA CASUALTY COMPANY | 18 | 18 | 7 | 1,357,375 | 1,210,169 | 147,206 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 22 | 18 | 14 | 540,882 | 211,249 | 329,633 |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 11 | 15 | 4 | 925,000 | 462,500 | 462,500 |
| PREFERRED PHYSICIANS MEDICAL RRG INC | 27 | 14 | 2 | 407,500 | 0 | 407,500 |
| EVANSTON INSURANCE COMPANY | 7 | 13 | 4 | 194,500 | 88,250 | 106,250 |
| MEDICUS INSURANCE COMPANY | 9 | 11 | 0 | 0 | 0 | 0 |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 3 | 9 | 0 | 0 | 0 | 0 |
| NCMIC INSURANCE COMPANY | 6 | 9 | 5 | 295,577 | 240,077 | 55,500 |
| ST LUKES HEALTH SYSTEM RISK RETENTION GROUP | 11 | 9 | 3 | 2,112,500 | 1,688,000 | 424,500 |
| NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 0 | 8 | 0 | 0 | 0 | 0 |
| HUDSON SPECIALTY INSURANCE COMPANY | 11 | 8 | 1 | 1,000 | 1,000 | 0 |
| EMERGENCY PHYSICIANS INSURANCE CO RRG | 4 | 8 | 0 | 0 | 0 | 0 |
| GALEN INSURANCE COMPANY | 7 | 8 | 3 | 86,000 | 37,000 | 49,000 |
| PODIATRY INSURANCE COMPANY OF AMERICA | 7 | 7 | 3 | 183,000 | 103,000 | 80,000 |
| NATIONAL FIRE AND MARINE INSURANCE COMPANY | 1 | 7 | 0 | 0 | 0 | 0 |
| PREFERRED PROFESSIONAL INSURANCE COMPANY | 2 | 7 | 2 | 400,000 | 0 | 400,000 |
| PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERIC | 1 | 6 | 1 | 57,497 | 0 | 57,497 |
| OMS NATIONAL INSURANCE COMPANY RRG | 6 | 5 | 1 | 11,000 | 5,000 | 6,000 |
| AMERICAN EQUITY INSURANCE CO | 0 | 5 | 5 | 3,000,000 | 2,000,000 | 1,000,000 |
| HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANC | 2 | 5 | 4 | 595,000 | 95,761 | 499,239 |
| GENERAL STAR INDEMNITY COMPANY | 2 | 4 | 1 | 220,000 | 0 | 220,000 |
| DARWIN SELECT INSURANCE COMPANY | 3 | 4 | 2 | 53,454 | 0 | 53,454 |
| CHICAGO INSURANCE COMPANY | 6 | 4 | 1 | 62,500 | 0 | 62,500 |
| ST PAUL FIRE & MARINE INSURANCE COMPANY | 0 | 4 | 1 | 25,000 | 22,750 | 2,250 |
| MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | 26 | 4 | 1 | 62,500 | 62,500 | 0 |
| CINCINNATI INSURANCE COMPANY THE | 5 | 3 | 2 | 272,500 | 0 | 272,500 |
| NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG | 4 | 3 | 1 | 5,500 | 5,500 | 0 |
| PROASSURANCE COMPANY OF WISCONSIN INC | 1 | 3 | 0 | 0 | 0 | 0 |
| PROASSURANCE SPECIALTY INSURANCE INC | 0 | 3 | 1 | 85,000 | 0 | 85,000 |
| ADMIRAL INSURANCE COMPANY | 0 | 2 | 1 | 23,000 | 8,000 | 15,000 |
| ARCH SPECIALTY INSURANCE COMPANY | 2 | 2 | 1 | 140,000 | 0 | 140,000 |
| TRUCK INSURANCE EXCHANGE | 0 | 2 | 0 | 0 | 0 | 0 |
| FORTRESS INSURANCE COMPANY | 2 | 2 | 0 | 0 | 0 | 0 |
| HOMELAND INSURANCE COMPANY OF NEW YORK | 4 | 2 | 1 | 150,000 | 0 | 150,000 |
| ESSEX INSURANCE COMPANY | 1 | 1 | 0 | 0 | 0 | 0 |
| ILLINOIS UNION INSURANCE COMPANY | 0 | 1 | 0 | 0 | 0 | 0 |
| NAUTILUS INSURANCE COMPANY | 1 | 1 | 0 | 0 | 0 | 0 |
| PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMP | 0 | 1 | 1 | 150,000 | 9,321 | 140,679 |
| CHARTIS SPECIALTY INSURANCE COMPANY | 0 | 1 | 1 | 35,000 | 0 | 35,000 |
| ACE AMERICAN INSURANCE COMPANY | 2 | 1 | 1 | 75,000 | 0 | 75,000 |
| AMERICAN HOME ASSURANCE COMPANY | 0 | 1 | 0 | 0 | 0 | 0 |
| ZURICH AMERICAN INSURANCE COMPANY | 0 | 1 | 1 | 415,000 | 415,000 | 0 |
| PACO ASSURANCE COMPANY INC | 2 | 1 | 1 | 2,932 | 2,932 | 0 |
| PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMP | 0 | 1 | 0 | 0 | 0 | 0 |
| EMERGENCY MEDICINE RISK RETENTION GROUP INC | 3 | 1 | 0 | 0 | 0 | 0 |
| IRONSHORE SPECIALITY INSURANCE COMPANY | 2 | 0 | 0 | 0 | 0 | 0 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2010

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|---|---|---|--------------------------------------|---------------------------------------|--|--|
| DARWIN NATIONAL ASSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| ONEBEACON INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC | 3 | 0 | 0 | 0 | 0 | 0 |
| ALL SELF INSURED | 526 | 549 | 183 | 36,397,276 | 14,951,642 | 21,445,634 |
| TOTAL | 1,708 | 1,760 | 510 | 102,390,214 | 60,383,963 | 41,936,251 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2009

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| MISSOURI PROFESSIONALS MUTUAL | 215 | 285 | 86 | 19,543,119 | 11,918,310 | 7,624,809 |
| MISSOURI HOSPITAL PLAN | 172 | 233 | 73 | 9,398,080 | 5,638,847 | 3,759,233 |
| MEDICAL ASSURANCE COMPANY INC THE | 123 | 205 | 29 | 6,361,366 | 3,562,424 | 2,798,942 |
| INTERMED INSURANCE COMPANY | 22 | 176 | 33 | 5,751,500 | 3,880,687 | 1,870,813 |
| MEDICAL PROTECTIVE COMPANY | 71 | 136 | 39 | 5,235,169 | 1,121,966 | 4,113,203 |
| HEALTH CARE INDEMNITY INC | 31 | 89 | 52 | 11,873,693 | 10,348,296 | 1,525,397 |
| PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION | 43 | 53 | 10 | 1,487,500 | 834,686 | 652,814 |
| DOCTORS COMPANY AN INTERINS EXCHANGE | 20 | 51 | 13 | 4,178,946 | 3,066,180 | 1,112,766 |
| MEDICAL LIABILITY ALLIANCE | 23 | 47 | 12 | 4,013,256 | 2,407,953 | 1,605,303 |
| CHICAGO INSURANCE COMPANY | 4 | 37 | 17 | 3,470,553 | 962,000 | 2,508,553 |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 12 | 29 | 9 | 659,700 | 313,438 | 346,262 |
| HUDSON SPECIALTY INSURANCE COMPANY | 9 | 26 | 6 | 2,181,601 | 735,000 | 1,446,601 |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 4 | 24 | 4 | 674,165 | 344,165 | 330,000 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 15 | 23 | 18 | 636,777 | 169,661 | 467,116 |
| MID CENTURY INSURANCE COMPANY | 0 | 21 | 5 | 840,000 | 390,000 | 450,000 |
| EVEREST INDEMNITY INSURANCE COMPANY | 28 | 20 | 3 | 975,000 | 358,000 | 617,000 |
| NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 3 | 19 | 1 | 35,000 | 0 | 35,000 |
| ST PAUL FIRE & MARINE INSURANCE COMPANY | 2 | 19 | 6 | 1,237,500 | 565,000 | 672,500 |
| COLUMBIA CASUALTY COMPANY | 8 | 18 | 9 | 1,097,500 | 294,500 | 803,000 |
| CONTINENTAL CASUALTY COMPANY | 19 | 18 | 6 | 1,116,940 | 483,958 | 632,982 |
| PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY | 11 | 16 | 2 | 660,000 | 577,817 | 82,183 |
| PREFERRED PROFESSIONAL INSURANCE COMPANY | 5 | 16 | 6 | 2,532,500 | 581,250 | 1,951,250 |
| MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | 15 | 15 | 2 | 192,500 | 157,046 | 35,454 |
| PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA | 9 | 14 | 4 | 1,062,500 | 205,000 | 857,500 |
| NCMIC INSURANCE COMPANY | 6 | 13 | 7 | 946,750 | 473,375 | 473,375 |
| CINCINNATI INSURANCE COMPANY THE | 5 | 12 | 6 | 892,060 | 64,874 | 827,186 |
| NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 1 | 10 | 7 | 635,000 | 232,000 | 403,000 |
| LEXINGTON INSURANCE COMPANY | 16 | 9 | 4 | 539,500 | 5,000 | 534,500 |
| ST LUKES HEALTH SYSTEM RISK RETENTION GROUP | 7 | 8 | 3 | 713,500 | 0 | 713,500 |
| PREFERRED PHYSICIANS MEDICAL RRG INC | 11 | 7 | 4 | 528,476 | 9,466 | 519,010 |
| TRUCK INSURANCE EXCHANGE | 1 | 7 | 0 | 0 | 0 | 0 |
| OMS NATIONAL INSURANCE COMPANY RRG | 5 | 5 | 1 | 1,075,000 | 714,000 | 361,000 |
| ARCH SPECIALTY INSURANCE COMPANY | 1 | 5 | 5 | 72,915 | 72,915 | 0 |
| RECIPROCAL OF AMERICA | 0 | 5 | 3 | 168,879 | 101,327 | 67,552 |
| NATIONAL GUARDIAN RISK RETENTION GROUP INC | 0 | 5 | 5 | 1,440,000 | 0 | 1,440,000 |
| FORTRESS INSURANCE COMPANY | 1 | 5 | 0 | 0 | 0 | 0 |
| HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COME | 9 | 5 | 5 | 380,000 | 62,573 | 317,427 |
| ACE AMERICAN INSURANCE COMPANY | 1 | 4 | 3 | 730,500 | 210,000 | 520,500 |
| TIG INSURANCE COMPANY | 0 | 4 | 2 | 400,000 | 249,882 | 150,118 |
| TRAVELERS INDEMNITY COMPANY | 0 | 4 | 4 | 600,000 | 94,877 | 505,123 |
| DARWIN NATIONAL ASSURANCE COMPANY | 0 | 3 | 0 | 0 | 0 | 0 |
| ISMIE MUTUAL INSURANCE COMPANY | 2 | 3 | 0 | 0 | 0 | 0 |
| EMERGENCY PHYSICIANS INSURANCE CO RRG | 3 | 3 | 0 | 0 | 0 | 0 |
| ILLINOIS UNION INSURANCE COMPANY | 0 | 2 | 0 | 0 | 0 | 0 |
| CLARENDON AMERICA INSURANCE COMPANY | 0 | 2 | 1 | 37,774 | 0 | 37,774 |
| STEADFAST INSURANCE COMPANY | 0 | 2 | 2 | 330,000 | 65,000 | 265,000 |
| MISSOURI PROFESSIONAL LIABILITY INSASSO | 0 | 2 | 1 | 1,000,000 | 600,000 | 400,000 |
| AMERICAN ALTERNATIVE INSURANCE CORPORATION | 0 | 2 | 1 | 85,000 | 36,000 | 49,000 |
| CONTINENTAL INSURANCE COMPANY THE | 0 | 2 | 0 | 0 | 0 | 0 |
| ZURICH AMERICAN INSURANCE COMPANY | 0 | 2 | 1 | 75,000 | 0 | 75,000 |
| PACO ASSURANCE COMPANY INC | 0 | 2 | 0 | 0 | 0 | 0 |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 5 | 2 | 0 | 0 | 0 | 0 |
| APPLIED MEDICO-LEGAL SOLUTIONS RRG INC | 0 | 2 | 1 | 84,000 | 49,000 | 35,000 |
| GALEN INSURANCE COMPANY | 3 | 2 | 0 | 0 | 0 | 0 |
| EVANSTON INSURANCE COMPANY | 2 | 1 | 1 | 700,000 | 350,000 | 350,000 |
| GENERAL STAR INDEMNITY COMPANY | 0 | 1 | 1 | 95,000 | 0 | 95,000 |
| INTERSTATE FIRE & CASUALTY COMPANY | 0 | 1 | 0 | 0 | 0 | 0 |
| PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY | 0 | 1 | 0 | 0 | 0 | 0 |
| IRONSHORE SPECIALITY INSURANCE COMPANY | 0 | 1 | 1 | 500,000 | 500,000 | 0 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2009

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| MISSOURI PHYSICIANS ASSOCIATES | 0 | 1 | 0 | 0 | 0 | 0 |
| FIREMANS FUND INSURANCE COMPANY | 0 | 1 | 1 | 17,000 | 0 | 17,000 |
| TRANSPORTATION INSURANCE COMPANY | 0 | 1 | 1 | 15,000 | 0 | 15,000 |
| RED MOUNTAIN CASUALTY INSURANCE COMPANY INC | 2 | 1 | 1 | 40,150 | 40,150 | 0 |
| CAPITOL SPECIALTY INSURANCE CORPORATION | 0 | 1 | 0 | 0 | 0 | 0 |
| CARING COMMUNITIES A RECIPROCAL RISK RETENTION GROUP | 0 | 1 | 1 | 64,984 | 0 | 64,984 |
| ESSEX INSURANCE COMPANY | 2 | 0 | 0 | 0 | 0 | 0 |
| GRANITE STATE INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| EVEREST NATIONAL INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| AMERICAN INSURANCE COMPANY THE | 1 | 0 | 0 | 0 | 0 | 0 |
| PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY THE | 1 | 0 | 0 | 0 | 0 | 0 |
| EMERGENCY MEDICINE RISK RETENTION GROUP INC | 1 | 0 | 0 | 0 | 0 | 0 |
| OCEANUS INSURANCE COMPANY RRG | 6 | 0 | 0 | 0 | 0 | 0 |
| SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC | 1 | 0 | 0 | 0 | 0 | 0 |
| MEDICUS INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| ALL SELF INSURED | 393 | 594 | 201 | 42,995,469 | 21,800,714 | 21,194,755 |
| TOTAL | 1,353 | 2,334 | 719 | 140,376,822 | 74,647,337 | 65,729,485 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2008

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| MISSOURI PROFESSIONALS MUTUAL | 224 | 294 | 60 | 9,926,547 | 5,932,492 | 3,994,055 |
| PROASSURANCE INDEMNITY COMPANY INC | 62 | 177 | 22 | 3,143,271 | 1,551,917 | 1,591,354 |
| MISSOURI HOSPITAL PLAN | 155 | 160 | 46 | 8,595,199 | 5,049,119 | 3,546,080 |
| MEDICAL PROTECTIVE COMPANY | 74 | 121 | 29 | 4,098,270 | 826,786 | 3,271,484 |
| INTERMED INSURANCE COMPANY | 31 | 108 | 9 | 875,595 | 291,446 | 584,149 |
| CONTINENTAL CASUALTY COMPANY | 11 | 48 | 18 | 1,741,251 | 741,776 | 999,475 |
| HEALTH CARE INDEMNITY INC | 25 | 46 | 14 | 2,215,500 | 1,776,465 | 439,035 |
| COMMUNITY BLOOD CENTERS EXCHANGE | 0 | 44 | 44 | 2,949,997 | 0 | 2,949,997 |
| EVEREST INDEMNITY INSURANCE COMPANY | 49 | 44 | 4 | 1,222,500 | 0 | 1,222,500 |
| PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION | 35 | 44 | 12 | 3,130,500 | 2,106,500 | 1,024,000 |
| DOCTORS COMPANY AN INTERINS EXCHANGE | 22 | 34 | 7 | 3,227,999 | 3,194,499 | 33,500 |
| KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 13 | 21 | 3 | 856,950 | 407,235 | 449,715 |
| LEXINGTON INSURANCE COMPANY | 15 | 17 | 6 | 1,063,005 | 775,930 | 287,075 |
| PREFERRED PHYSICIANS MEDICAL RRG INC | 20 | 16 | 2 | 416,000 | 0 | 416,000 |
| MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | 23 | 16 | 3 | 1,795,000 | 1,625,000 | 170,000 |
| ST PAUL FIRE & MARINE INSURANCE COMPANY | 0 | 15 | 6 | 2,326,500 | 987,250 | 1,339,250 |
| EMERGENCY PHYSICIANS INSURANCE CO RRG | 12 | 15 | 1 | 155,000 | 0 | 155,000 |
| PHARMACISTS MUTUAL INSURANCE COMPANY | 12 | 13 | 7 | 106,063 | 47,765 | 58,298 |
| CHICAGO INSURANCE COMPANY | 2 | 13 | 8 | 2,375,000 | 1,061,596 | 1,313,404 |
| COLUMBIA CASUALTY COMPANY | 7 | 12 | 8 | 907,500 | 219,675 | 687,825 |
| AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 20 | 12 | 3 | 515,000 | 145,875 | 369,125 |
| MEDICAL LIABILITY ALLIANCE | 27 | 12 | 4 | 847,500 | 508,500 | 339,000 |
| ST LUKES HEALTH SYSTEM RISK RETENTION GROUP | 3 | 12 | 6 | 2,785,000 | 1,695,000 | 1,090,000 |
| OMS NATIONAL INSURANCE COMPANY RRG | 6 | 10 | 0 | 0 | 0 | 0 |
| PODIATRY INSURANCE COMPANY OF AMERICA | 7 | 9 | 7 | 2,425,000 | 1,167,950 | 1,257,050 |
| ARCH SPECIALTY INSURANCE COMPANY | 1 | 9 | 1 | 80,000 | 28,000 | 52,000 |
| NCMIC INSURANCE COMPANY | 9 | 9 | 5 | 474,000 | 72,000 | 402,000 |
| HUDSON SPECIALTY INSURANCE COMPANY | 3 | 9 | 1 | 5,000 | 0 | 5,000 |
| RECIPROCAL OF AMERICA | 0 | 7 | 6 | 2,290,000 | 1,374,000 | 916,000 |
| CINCINNATI INSURANCE COMPANY THE | 4 | 6 | 2 | 17,500 | 0 | 17,500 |
| PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERIC | 11 | 6 | 4 | 2,158,231 | 1,916,564 | 241,667 |
| TRUCK INSURANCE EXCHANGE | 2 | 6 | 0 | 0 | 0 | 0 |
| ISMIE MUTUAL INSURANCE COMPANY | 2 | 6 | 0 | 0 | 0 | 0 |
| NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG | 7 | 5 | 3 | 860,000 | 157,000 | 703,000 |
| PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 11 | 5 | 3 | 1,075,000 | 337,500 | 737,500 |
| OCEANUS INSURANCE COMPANY RRG | 1 | 5 | 2 | 71,500 | 0 | 71,500 |
| TIG INSURANCE COMPANY | 0 | 4 | 1 | 500,000 | 250,000 | 250,000 |
| AMERICAN INSURANCE COMPANY THE | 9 | 4 | 0 | 0 | 0 | 0 |
| HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANC | 7 | 4 | 3 | 124,639 | 16,354 | 108,285 |
| IRONSHORE SPECIALTY INSURANCE COMPANY | 0 | 3 | 0 | 0 | 0 | 0 |
| PREFERRED PROFESSIONAL INSURANCE COMPANY | 6 | 3 | 2 | 69,119 | 0 | 69,119 |
| MID CENTURY INSURANCE COMPANY | 2 | 3 | 2 | 107,500 | 27,500 | 80,000 |
| EVEREST NATIONAL INSURANCE COMPANY | 0 | 2 | 1 | 175,000 | 0 | 175,000 |
| PACO ASSURANCE COMPANY INC | 1 | 2 | 1 | 54,000 | 37,460 | 16,540 |
| PROASSURANCE SPECIALTY INSURANCE INC | 4 | 2 | 1 | 700,000 | 700,000 | 0 |
| ESSEX INSURANCE COMPANY | 3 | 1 | 0 | 0 | 0 | 0 |
| EVANSTON INSURANCE COMPANY | 10 | 1 | 1 | 50,000 | 0 | 50,000 |
| ILLINOIS UNION INSURANCE COMPANY | 2 | 1 | 0 | 0 | 0 | 0 |
| STEADFAST INSURANCE COMPANY | 1 | 1 | 1 | 15,000 | 2,000 | 13,000 |
| PROVIDERS INS CO | 0 | 1 | 0 | 0 | 0 | 0 |
| GRANITE STATE INSURANCE COMPANY | 0 | 1 | 0 | 0 | 0 | 0 |
| ACE AMERICAN INSURANCE COMPANY | 3 | 1 | 1 | 16,000 | 4,578 | 11,422 |
| CONTINENTAL INSURANCE COMPANY THE | 0 | 1 | 1 | 1,700,000 | 1,200,000 | 500,000 |
| TRANSPORTATION INSURANCE COMPANY | 0 | 1 | 1 | 200,000 | 0 | 200,000 |
| TRAVELERS INDEMNITY COMPANY | 0 | 1 | 0 | 0 | 0 | 0 |
| PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMP | 0 | 1 | 1 | 1,430,875 | 1,430,875 | 0 |
| FORTRESS INSURANCE COMPANY | 2 | 1 | 0 | 0 | 0 | 0 |
| EMERGENCY MEDICINE RISK RETENTION GROUP INC | 0 | 1 | 1 | 75,000 | 0 | 75,000 |
| ADMIRAL INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| NATIONAL FIRE AND MARINE INSURANCE COMPANY | 8 | 0 | 0 | 0 | 0 | 0 |
| AMERICAN ALTERNATIVE INSURANCE CORPORATION | 2 | 0 | 0 | 0 | 0 | 0 |
| CHURCH MUTUAL INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| ONEBEACON INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| ZURICH AMERICAN INSURANCE COMPANY | 1 | 0 | 0 | 0 | 0 | 0 |
| PROASSURANCE COMPANY OF WISCONSIN INC | 1 | 0 | 0 | 0 | 0 | 0 |
| HOMELAND INSURANCE COMPANY OF NEW YORK | 3 | 0 | 0 | 0 | 0 | 0 |
| GALEN INSURANCE COMPANY | 10 | 0 | 0 | 0 | 0 | 0 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
COMPANY INDEMNITY ANALYSIS

2008

| Company Name | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|---|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC | 3 | 0 | 0 | 0 | 0 | 0 |
| MEDICUS INSURANCE COMPANY | 2 | 0 | 0 | 0 | 0 | 0 |
| ALL SELF INSURED | 426 | 523 | 199 | 45,786,418 | 21,766,357 | 24,020,061 |
| TOTAL | 1,415 | 1,949 | 573 | 115,734,929 | 59,432,964 | 56,301,965 |

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (2008- 2010).

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 2010 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|---|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80612 HOSPITAL NOT PROFIT BED | 324 | 301 | 140 | 32,852,621 | 18,307,002 | 14,525,619 |
| 80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D. | 160 | 161 | 34 | 6,079,065 | 3,519,911 | 2,559,154 |
| 80613 CLINICS OUTP ONLY FOR PROFIT VISITS | 92 | 103 | 51 | 9,924,500 | 6,913,957 | 3,010,543 |
| 80257 INTERNAL MED NO SURGERY M.D. | 47 | 77 | 14 | 2,657,030 | 1,799,714 | 857,316 |
| 80611 HOSPITAL FOR PROFIT BED | 70 | 74 | 38 | 3,987,555 | 3,483,055 | 504,500 |
| 80153 SURGERY OBSTETRICS GYNECOLOGY M.D. | 41 | 60 | 13 | 2,382,997 | 1,584,848 | 798,149 |
| 80143 SURGERY GENERAL NOC M.D. | 64 | 54 | 16 | 5,589,352 | 3,940,225 | 1,649,127 |
| 80420 FAMILY PHYSICIAN NO SURGERY M.D. | 69 | 49 | 8 | 1,417,500 | 707,500 | 710,000 |
| 80964 NURSES - RNS | 87 | 49 | 3 | 240,000 | 100,000 | 140,000 |
| 80102 EMERGENCY MED NO SURGERY M.D. | 36 | 40 | 4 | 115,000 | 31,000 | 84,000 |
| 80211 DENTIST NOC | 46 | 35 | 10 | 339,920 | 217,759 | 122,161 |
| 80154 SURGERY ORTHOPEDIC M.D. | 28 | 33 | 8 | 2,020,000 | 1,212,800 | 807,200 |
| 93215 HOSPITAL GOVERNMENT BED | 50 | 29 | 9 | 222,250 | 114,088 | 108,162 |
| 80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D. | 28 | 28 | 3 | 777,500 | 571,500 | 206,000 |
| 80152 SURGERY NEUROLOGY M.D. | 23 | 24 | 5 | 640,000 | 452,500 | 187,500 |
| 80151 ANESTHESIOLOGY M.D. | 27 | 23 | 3 | 583,000 | 536,500 | 46,500 |
| 59112 PHARMACISTS | 25 | 20 | 15 | 574,757 | 213,535 | 361,222 |
| 80274 GASTROENTEROLOGY MINOR SURG M.D. | 12 | 19 | 2 | 275,000 | 173,000 | 102,000 |
| 80268 PHYSICIANS NO SURGERY NOC M.D. | 6 | 17 | 6 | 2,208,750 | 913,250 | 1,295,500 |
| 80281 CARDIOVASCULAR DISEASE MINOR SURG M.D. | 11 | 17 | 3 | 1,710,000 | 1,058,000 | 652,000 |
| 80614 CLINICS OUTP ONLY NOT PROFIT VISITS | 18 | 17 | 9 | 3,182,500 | 362,000 | 2,820,500 |
| 80923 NURSE HOME FOR PROFIT BED | 14 | 17 | 9 | 1,247,189 | 138,736 | 1,058,453 |
| 80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D. | 11 | 16 | 3 | 433,000 | 418,000 | 15,000 |
| 80284 INTERNAL MED MINOR SURG M.D. | 5 | 16 | 2 | 692,500 | 415,500 | 277,000 |
| 80145 SURGERY UROLOGICAL M.D. | 5 | 15 | 4 | 1,288,000 | 285,100 | 1,002,900 |
| 80156 SURGERY PLASTIC M.D. | 14 | 15 | 3 | 261,534 | 157,043 | 104,491 |
| 80172 PHYS OR SURG MAJOR SURGERY M.D. | 10 | 15 | 4 | 1,244,000 | 551,000 | 693,000 |
| 80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5 | 20 | 15 | 3 | 1,557,054 | 1,023,895 | 533,159 |
| 80617 HOSPITAL NOT PROFIT VISITS | 31 | 15 | 5 | 748,500 | 143,400 | 605,100 |
| 80261 NEUROLOGY NO SURGERY M.D. | 8 | 14 | 8 | 4,025,000 | 2,900,000 | 1,125,000 |
| 80993 CHIROPODIST | 13 | 14 | 3 | 183,000 | 103,000 | 80,000 |
| 80998 NURSE NOC | 7 | 14 | 2 | 50,001 | 5,001 | 45,000 |
| 84420 FAMILY PHYSICIAN NO SURGERY D.O. | 25 | 14 | 1 | 25,000 | 0 | 25,000 |
| 80210 DENTIST ORAL SURGERY | 7 | 13 | 4 | 57,000 | 9,241 | 47,759 |
| 80410 CHIROPRACTORS | 9 | 13 | 6 | 298,509 | 243,009 | 55,500 |
| 80146 SURGERY VASCULAR M.D. | 6 | 12 | 2 | 135,000 | 0 | 135,000 |
| 80269 PULMONARY DISEASE NO SURGERY M.D. | 6 | 12 | 1 | 45,000 | 6,000 | 39,000 |
| 80117 SURGERY GENERAL PRACTICE M.D. | 5 | 11 | 1 | 2,500,000 | 1,825,000 | 675,000 |
| 80267 PEDIATRICS NO SURGERY M.D. | 9 | 11 | 2 | 360,000 | 200,000 | 160,000 |
| 80277 GYNECOLOGY MINOR SURG M.D. | 1 | 11 | 0 | 0 | 0 | 0 |
| 80963 NURSES - LPNS | 20 | 11 | 0 | 0 | 0 | 0 |
| 80141 SURGERY CARDIAC M.D. | 2 | 9 | 2 | 360,000 | 0 | 360,000 |
| 80144 SURGERY THORACIC M.D. | 3 | 9 | 2 | 1,060,000 | 650,000 | 410,000 |
| 80288 NEUROLOGY MINOR SURG M.D. | 3 | 9 | 2 | 602,500 | 474,000 | 128,500 |
| 80960 NURSE ANESTHETISTS | 4 | 9 | 5 | 917,120 | 252,120 | 665,000 |
| 80157 EMERGENCY MED MAJOR SURG M.D. | 9 | 8 | 1 | 3,000 | 1,000 | 2,000 |
| 80159 SURGERY OTORHINOLARYNGOLOGY M.D. | 2 | 8 | 2 | 197,800 | 107,800 | 90,000 |
| 80235 PHYSIATRY M.D. | 5 | 7 | 0 | 0 | 0 | 0 |
| 80249 PSYCHIATRY M.D. | 2 | 7 | 3 | 535,000 | 206,464 | 328,536 |
| 84102 EMERGENCY MED NO SURGERY D.O. | 8 | 7 | 2 | 273,000 | 0 | 273,000 |
| 80421 FAMILY PHYSICIAN MINOR SURG M.D. | 8 | 6 | 1 | 97,500 | 48,750 | 48,750 |
| 80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D. | 2 | 6 | 4 | 272,500 | 232,500 | 40,000 |
| 84151 ANESTHESIOLOGY D.O. | 5 | 6 | 0 | 0 | 0 | 0 |
| 84257 INTERNAL MED NO SURGERY D.O. | 5 | 6 | 0 | 0 | 0 | 0 |
| 84421 FAMILY PHYSICIAN MINOR SURG D.O. | 8 | 6 | 0 | 0 | 0 | 0 |
| 80114 SURGERY OPHTHALMOLOGY M.D. | 4 | 5 | 0 | 0 | 0 | 0 |
| 80167 SURGERY GYNECOLOGY M.D. | 10 | 5 | 1 | 75,000 | 75,000 | 0 |
| 80246 INFECT DISEASE NO SURGERY M.D. | 3 | 5 | 1 | 62,500 | 50,000 | 12,500 |
| 80256 DERMATOLOGY NO SURGERY M.D. | 3 | 5 | 0 | 0 | 0 | 0 |
| 80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO | 2 | 5 | 3 | 53,528 | 74 | 53,454 |
| 80924 NURSE HOME NOT PROFIT BED | 5 | 5 | 5 | 622,500 | 118,334 | 504,166 |
| 84143 SURGERY GENERAL NOC D.O. | 4 | 5 | 3 | 214,128 | 133,747 | 80,381 |
| 84153 SURGERY OBSTETRICS GYNECOLOGY D.O. | 10 | 5 | 2 | 950,000 | 950,000 | 0 |
| 80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D. | 3 | 4 | 0 | 0 | 0 | 0 |
| 80266 PATHOLOGY NO SURGERY M.D. | 4 | 4 | 2 | 1,060,000 | 1,000,000 | 60,000 |
| 84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5 | 7 | 4 | 0 | 0 | 0 | 0 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 2010 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 84268 PHYSICIANS NO SURGERY NOC D.O. | 1 | 4 | 1 | 418,316 | 409,162 | 9,154 |
| 80131 MILITARY NO SURGERY M.D. | 0 | 3 | 0 | 0 | 0 | 0 |
| 80213 DENTIST EMPLOYED NOC | 2 | 3 | 0 | 0 | 0 | 0 |
| 80236 PUBLIC HEALTH M.D. | 1 | 3 | 1 | 25,000 | 22,750 | 2,250 |
| 80241 GASTROENTEROLOGY NO SURGERY M.D. | 2 | 3 | 0 | 0 | 0 | 0 |
| 80243 GERIATRICS NO SURGERY M.D. | 1 | 3 | 1 | 250,000 | 150,000 | 100,000 |
| 80255 CARDIOVASCULAR DISEASE NO SURGERY M.D. | 0 | 3 | 0 | 0 | 0 | 0 |
| 80289 OPHTHALMOLOGY MINOR SURG M.D. | 2 | 3 | 0 | 0 | 0 | 0 |
| 80293 PEDIATRICS MINOR SURG M.D. | 4 | 3 | 0 | 0 | 0 | 0 |
| 80938 PHYSIOTHERAPISTS | 1 | 3 | 0 | 0 | 0 | 0 |
| 80941 EMERGENCY EMTS | 0 | 3 | 0 | 0 | 0 | 0 |
| 84154 SURGERY ORTHOPEDIC D.O. | 6 | 3 | 0 | 0 | 0 | 0 |
| 84249 PSYCHIATRY D.O. | 1 | 3 | 2 | 325,000 | 125,000 | 200,000 |
| 80115 SURGERY COLON AND RECTAL M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D. | 0 | 2 | 1 | 187,500 | 110,625 | 76,875 |
| 80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80168 SURGERY OBSTETRICS M.D. | 2 | 2 | 0 | 0 | 0 | 0 |
| 80231 GEN PREVENTIVE MED NO SURG M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80233 OCCUPATIONAL MED M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80238 ENDOCRINOLOGY NO SURGERY M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80291 OTORHINOLARYNGOLOGY MINOR SURG M.D. | 2 | 2 | 0 | 0 | 0 | 0 |
| 80425 PHYS NO MAJ SURG RADIATION THERAPY M.D. | 1 | 2 | 0 | 0 | 0 | 0 |
| 80443 PHYS NO MAJ SURG COLONOSCOPY M.D. | 4 | 2 | 0 | 0 | 0 | 0 |
| 80610 HOSPITAL FOR PROFIT VISITS | 5 | 2 | 2 | 32,738 | 3,432 | 29,306 |
| 84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O. | 1 | 2 | 0 | 0 | 0 | 0 |
| 84261 NEUROLOGY NO SURGERY D.O. | 0 | 2 | 0 | 0 | 0 | 0 |
| 84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O. | 3 | 2 | 0 | 0 | 0 | 0 |
| 80104 SURGERY GASTROENTEROLOGY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80105 SURGERY GERIATRICS M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80106 SURGERY LARYNGOLOGY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80150 SURGERY CARDIOVASCULAR DISEASE M.D. | 7 | 1 | 0 | 0 | 0 | 0 |
| 80166 SURGERY ABDOMINAL M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80169 SURGERY HAND M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2 | 0 | 1 | 0 | 0 | 0 | 0 |
| 80177 ADD CHG EMPLOYED PHYSICIAN M.D. | 0 | 1 | 1 | 415,000 | 415,000 | 0 |
| 80212 DENTIST EMPLOYED ORAL SURGERY | 0 | 1 | 0 | 0 | 0 | 0 |
| 80216 DENTIST MILITARY | 1 | 1 | 0 | 0 | 0 | 0 |
| 80244 GYNECOLOGY NO SURGERY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80245 HEMATOLOGY NO SURGERY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80252 RHEUMATOLOGY NO SURGERY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80260 NEPHROLOGY NO SURGERY M.D. | 3 | 1 | 0 | 0 | 0 | 0 |
| 80265 OTORHINOLARYNGOLOGY NO SURGERY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80272 ENDOCRINOLOGY MINOR SURG M.D. | 1 | 1 | 1 | 350,000 | 210,000 | 140,000 |
| 80278 HEMATOLOGY MINOR SURG M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80287 NEPHROLOGY MINOR SURG M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80292 PATHOLOGY MINOR SURG M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80431 PHYS NO MAJ SURG SHOCK THERAPY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD | 0 | 1 | 1 | 11,000 | 2,136 | 8,864 |
| 80951 NURSE HOME FOR PROFIT VISITS | 1 | 1 | 0 | 0 | 0 | 0 |
| 80994 OPTOMETRISTS | 1 | 1 | 0 | 0 | 0 | 0 |
| 84116 PHYSICIAN OR SURGEONS ASSISTANTS D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84152 SURGERY NEUROLOGY D.O. | 1 | 1 | 0 | 0 | 0 | 0 |
| 84157 EMERGENCY MED MAJOR SURG D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84172 PHYS OR SURG MAJOR SURGERY D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84238 ENDOCRINOLOGY NO SURGERY D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84267 PEDIATRICS NO SURGERY D.O. | 0 | 1 | 1 | 90,000 | 0 | 90,000 |
| 84269 PULMONARY DISEASE NO SURGERY D.O. | 1 | 1 | 0 | 0 | 0 | 0 |
| 84281 CARDIOVASCULAR DISEASE MINOR SURG D.O. | 2 | 1 | 0 | 0 | 0 | 0 |
| 84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC | 0 | 1 | 0 | 0 | 0 | 0 |
| 80175 PHYS OR SURG MAJOR SURGERY M.D. GROUP 4 | 1 | 0 | 0 | 0 | 0 | 0 |
| 80214 DENTIST EMPLOYED X-RAY THERAPY | 1 | 0 | 0 | 0 | 0 | 0 |
| 80222 HOSPITALIST | 7 | 0 | 0 | 0 | 0 | 0 |
| 80250 PSYCHOANALYSIS M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80283 INTENSIVE CARE MEDICINE M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80285 LARYNGOLOGY MINOR SURG M.D. | 1 | 0 | 0 | 0 | 0 | 0 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 2010 | Number | Number | Number | Indemnity | Economic | Non-Economic |
|--|------------------------|----------------------|-------------------|--------------------|-------------------|-------------------|
| PROFESSION SPECIALTY | Reported To Insurer | of Closed Reports | Of Paid Claims | Total Amount | Damages Amount | Damages Amount |
| 80294 PHYSICIAN MINOR SURGERY NOC M.D. | 2 | 0 | 0 | 0 | 0 | 0 |
| 80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D. | 2 | 0 | 0 | 0 | 0 | 0 |
| 80942 EMERGENCY EMTS | 1 | 0 | 0 | 0 | 0 | 0 |
| 80952 NURSE HOME NOT PROFIT VISITS | 1 | 0 | 0 | 0 | 0 | 0 |
| 80962 MIDWIVES | 2 | 0 | 0 | 0 | 0 | 0 |
| 84235 PHYSICAL MED AND REHABILITATION D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84255 CARDIOVASCULAR DISEASE NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84256 DERMATOLOGY NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84274 GASTROENTEROLOGY MINOR SURG D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O. | 3 | 0 | 0 | 0 | 0 | 0 |
| 84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION DO | 1 | 0 | 0 | 0 | 0 | 0 |
| 84801 MANIPULATOR D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 93211 CLINICS OUTP ONLY GOVERNMENT VISITS | 1 | 0 | 0 | 0 | 0 | 0 |
| 93216 HOSPITAL GOVERNMENT VISITS | 4 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,708 | 1,760 | 510 | 102,390,214 | 60,383,963 | 41,936,251 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 2009 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|---|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80612 HOSPITAL NOT PROFIT BED | 250 | 460 | 176 | 34,855,991 | 20,153,523 | 14,702,468 |
| 80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D. | 107 | 284 | 80 | 17,163,514 | 8,919,393 | 8,244,121 |
| 80611 HOSPITAL FOR PROFIT BED | 74 | 120 | 67 | 9,519,565 | 6,530,547 | 2,989,018 |
| 80143 SURGERY GENERAL NOC M.D. | 48 | 94 | 24 | 5,495,278 | 2,717,510 | 2,777,768 |
| 80153 SURGERY OBSTETRICS GYNCOLOGY M.D. | 38 | 85 | 23 | 6,019,666 | 3,614,269 | 2,405,397 |
| 80257 INTERNAL MED NO SURGERY M.D. | 38 | 82 | 23 | 3,672,619 | 1,399,333 | 2,273,286 |
| 80211 DENTIST NOC | 51 | 63 | 15 | 605,102 | 130,582 | 474,520 |
| 80268 PHYSICIANS NO SURGERY NOC M.D. | 28 | 60 | 16 | 3,056,816 | 1,841,752 | 1,215,064 |
| 80154 SURGERY ORTHOPEDIC M.D. | 37 | 56 | 11 | 935,500 | 122,500 | 813,000 |
| 80613 CLINICS OUTP ONLY FOR PROFIT VISITS | 65 | 56 | 19 | 3,446,185 | 2,480,417 | 965,768 |
| 93215 HOSPITAL GOVERNMENT BED | 42 | 53 | 21 | 2,542,412 | 1,490,047 | 1,052,365 |
| 80964 NURSES - RNS | 25 | 51 | 16 | 1,643,200 | 621,726 | 1,021,474 |
| 80420 FAMILY PHYSICIAN NO SURGERY M.D. | 37 | 47 | 12 | 1,736,946 | 924,033 | 812,913 |
| 80151 ANESTHESIOLOGY M.D. | 16 | 39 | 7 | 451,976 | 134,466 | 317,510 |
| 80102 EMERGENCY MED NO SURGERY M.D. | 32 | 36 | 10 | 2,524,000 | 529,000 | 1,995,000 |
| 80249 PSYCHIATRY M.D. | 5 | 31 | 0 | 0 | 0 | 0 |
| 80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D. | 14 | 27 | 6 | 922,000 | 554,417 | 367,583 |
| 80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D. | 15 | 26 | 7 | 1,960,000 | 715,000 | 1,245,000 |
| 80421 FAMILY PHYSICIAN MINOR SURG M.D. | 9 | 26 | 10 | 4,445,000 | 4,095,000 | 350,000 |
| 59112 PHARMACISTS | 18 | 25 | 20 | 856,777 | 199,661 | 657,116 |
| 84420 FAMILY PHYSICIAN NO SURGERY D.O. | 18 | 25 | 9 | 2,745,000 | 1,371,109 | 1,373,891 |
| 80152 SURGERY NEUROLOGY M.D. | 17 | 24 | 7 | 1,313,553 | 815,000 | 498,553 |
| 80993 CHIROPDIST | 12 | 23 | 6 | 1,260,000 | 672,694 | 587,306 |
| 80156 SURGERY PLASTIC M.D. | 9 | 22 | 7 | 1,205,678 | 670,178 | 535,500 |
| 80145 SURGERY UROLOGICAL M.D. | 6 | 20 | 6 | 2,581,666 | 701,153 | 1,880,513 |
| 80284 INTERNAL MED MINOR SURG M.D. | 12 | 19 | 2 | 235,834 | 143,500 | 92,334 |
| 80923 NURSE HOME FOR PROFIT BED | 25 | 19 | 13 | 2,063,060 | 241,922 | 1,821,138 |
| 80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5 | 11 | 17 | 2 | 1,005,000 | 430,000 | 575,000 |
| 80267 PEDIATRICS NO SURGERY M.D. | 13 | 16 | 2 | 1,050,000 | 200,000 | 850,000 |
| 80410 CHIROPRACTORS | 5 | 16 | 10 | 1,719,750 | 713,375 | 1,006,375 |
| 80236 PUBLIC HEALTH M.D. | 2 | 15 | 5 | 1,100,000 | 550,000 | 550,000 |
| 80998 NURSE NOC | 14 | 15 | 3 | 185,000 | 135,000 | 50,000 |
| 80266 PATHOLOGY NO SURGERY M.D. | 4 | 14 | 2 | 600,000 | 517,969 | 82,031 |
| 80281 CARDIOVASCULAR DISEASE MINOR SURG M.D. | 19 | 14 | 1 | 375,000 | 120,000 | 255,000 |
| 80144 SURGERY THORACIC M.D. | 6 | 13 | 2 | 52,500 | 34,122 | 18,378 |
| 80172 PHYS OR SURG MAJOR SURGERY M.D. | 12 | 13 | 4 | 2,062,500 | 18,018 | 2,044,482 |
| 80274 GASTROENTEROLOGY MINOR SURG M.D. | 8 | 13 | 3 | 1,409,173 | 467,300 | 941,873 |
| 84257 INTERNAL MED NO SURGERY D.O. | 3 | 12 | 5 | 129,440 | 69,440 | 60,000 |
| 80210 DENTIST ORAL SURGERY | 9 | 11 | 4 | 1,139,327 | 727,327 | 412,000 |
| 84153 SURGERY OBSTETRICS GYNCOLOGY D.O. | 8 | 11 | 3 | 529,167 | 49,094 | 480,073 |
| 80117 SURGERY GENERAL PRACTICE M.D. | 8 | 10 | 4 | 2,960,000 | 2,229,050 | 730,950 |
| 80141 SURGERY CARDIAC M.D. | 2 | 10 | 2 | 800,000 | 704,762 | 95,238 |
| 80235 PHYSIATRY M.D. | 2 | 10 | 1 | 25,000 | 0 | 25,000 |
| 84268 PHYSICIANS NO SURGERY NOC D.O. | 8 | 10 | 3 | 2,475,000 | 1,117,000 | 1,358,000 |
| 80157 EMERGENCY MED MAJOR SURG M.D. | 9 | 9 | 2 | 205,000 | 185,000 | 20,000 |
| 80261 NEUROLOGY NO SURGERY M.D. | 5 | 9 | 2 | 64,165 | 28,655 | 35,510 |
| 80963 NURSES - LPNS | 4 | 9 | 2 | 300,000 | 250,000 | 50,000 |
| 84421 FAMILY PHYSICIAN MINOR SURG D.O. | 7 | 9 | 2 | 560,000 | 500,000 | 60,000 |
| 80167 SURGERY GYNCOLOGY M.D. | 3 | 8 | 1 | 18,946 | 18,946 | 0 |
| 84102 EMERGENCY MED NO SURGERY D.O. | 10 | 8 | 3 | 1,426,909 | 1,378,909 | 48,000 |
| 80114 SURGERY OPHTHALMOLOGY M.D. | 2 | 7 | 1 | 3,000 | 3,000 | 0 |
| 80150 SURGERY CARDIOVASCULAR DISEASE M.D. | 1 | 7 | 2 | 365,000 | 200,000 | 165,000 |
| 80241 GASTROENTEROLOGY NO SURGERY M.D. | 2 | 7 | 1 | 75,000 | 30,000 | 45,000 |
| 80269 PULMONARY DISEASE NO SURGERY M.D. | 7 | 7 | 0 | 0 | 0 | 0 |
| 80924 NURSE HOME NOT PROFIT BED | 2 | 7 | 4 | 196,984 | 95,000 | 101,984 |
| 80146 SURGERY VASCULAR M.D. | 7 | 6 | 0 | 0 | 0 | 0 |
| 80277 GYNCOLOGY MINOR SURG M.D. | 15 | 6 | 1 | 260,000 | 90,000 | 170,000 |
| 80293 PEDIATRICS MINOR SURG M.D. | 3 | 6 | 0 | 0 | 0 | 0 |
| 80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D. | 2 | 6 | 0 | 0 | 0 | 0 |
| 84151 ANESTHESIOLOGY D.O. | 2 | 6 | 1 | 91,667 | 33,333 | 58,334 |
| 80255 CARDIOVASCULAR DISEASE NO SURGERY M.D. | 1 | 5 | 0 | 0 | 0 | 0 |
| 84143 SURGERY GENERAL NOC D.O. | 7 | 5 | 3 | 937,500 | 456,250 | 481,250 |
| 80159 SURGERY OTORHINOLARYNGOLOGY M.D. | 1 | 4 | 1 | 55,000 | 41,460 | 13,540 |
| 80168 SURGERY OBSTETRICS M.D. | 1 | 4 | 2 | 725,000 | 0 | 725,000 |
| 80260 NEPHROLOGY NO SURGERY M.D. | 4 | 4 | 0 | 0 | 0 | 0 |
| 80289 OPHTHALMOLOGY MINOR SURG M.D. | 2 | 4 | 0 | 0 | 0 | 0 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 2009 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80994 OPTOMETRISTS | 1 | 4 | 0 | 0 | 0 | 0 |
| 84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5 | 6 | 4 | 0 | 0 | 0 | 0 |
| 84235 PHYSICAL MED AND REHABILITATION D.O. | 1 | 4 | 1 | 175,000 | 50,000 | 125,000 |
| 80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD | 3 | 3 | 0 | 0 | 0 | 0 |
| 80171 SURGERY TRAUMATIC M.D. | 3 | 3 | 1 | 300,000 | 0 | 300,000 |
| 80177 ADD CHG EMPLOYED PHYSICIAN M.D. | 1 | 3 | 1 | 350,000 | 219,882 | 130,118 |
| 80243 GERIATRICS NO SURGERY M.D. | 0 | 3 | 1 | 30,000 | 30,000 | 0 |
| 80283 INTENSIVE CARE MEDICINE M.D. | 1 | 3 | 1 | 95,000 | 0 | 95,000 |
| 80287 NEPHROLOGY MINOR SURG M.D. | 0 | 3 | 0 | 0 | 0 | 0 |
| 80288 NEUROLOGY MINOR SURG M.D. | 2 | 3 | 0 | 0 | 0 | 0 |
| 80294 PHYSICIAN MINOR SURGERY NOC M.D. | 0 | 3 | 0 | 0 | 0 | 0 |
| 80431 PHYS NO MAJ SURG SHOCK THERAPY M.D. | 0 | 3 | 0 | 0 | 0 | 0 |
| 84154 SURGERY ORTHOPEDIC D.O. | 3 | 3 | 2 | 455,000 | 146,000 | 309,000 |
| 84172 PHYS OR SURG MAJOR SURGERY D.O. | 0 | 3 | 3 | 580,000 | 500,000 | 80,000 |
| 84284 INTERNAL MED MINOR SURG D.O. | 0 | 3 | 0 | 0 | 0 | 0 |
| 80115 SURGERY COLON AND RECTAL M.D. | 1 | 2 | 0 | 0 | 0 | 0 |
| 80259 NEOPLASTIC DISEASE NO SURGERY M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80614 CLINICS OUTPAT ONLY NOT PROFIT VISITS | 13 | 2 | 1 | 200,000 | 10,000 | 190,000 |
| 80617 HOSPITAL NOT PROFIT VISITS | 13 | 2 | 1 | 15,000 | 0 | 15,000 |
| 80938 PHYSIOTHERAPISTS | 1 | 2 | 0 | 0 | 0 | 0 |
| 80960 NURSE ANESTHETISTS | 1 | 2 | 0 | 0 | 0 | 0 |
| 84167 SURGERY GYNECOLOGY D.O. | 0 | 2 | 0 | 0 | 0 | 0 |
| 84281 CARDIOVASCULAR DISEASE MINOR SURG D.O. | 0 | 2 | 0 | 0 | 0 | 0 |
| 84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O. | 0 | 2 | 0 | 0 | 0 | 0 |
| 93216 HOSPITAL GOVERNMENT VISITS | 1 | 2 | 0 | 0 | 0 | 0 |
| 80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80169 SURGERY HAND M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80231 GEN PREVENTIVE MED NO SURG M.D. | 2 | 1 | 0 | 0 | 0 | 0 |
| 80233 OCCUPATIONAL MED M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80238 ENDOCRINOLOGY NO SURGERY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80240 FORENSIC MEDICINE M.D. | 0 | 1 | 1 | 421,373 | 33,130 | 388,243 |
| 80244 GYNECOLOGY NO SURGERY M.D. | 0 | 1 | 1 | 250,000 | 0 | 250,000 |
| 80245 HEMATOLOGY NO SURGERY M.D. | 4 | 1 | 0 | 0 | 0 | 0 |
| 80246 INFECT DISEASE NO SURGERY M.D. | 2 | 1 | 0 | 0 | 0 | 0 |
| 80254 ALLERGY M.D. | 0 | 1 | 1 | 175,000 | 100,000 | 75,000 |
| 80256 DERMATOLOGY NO SURGERY M.D. | 1 | 1 | 1 | 12,500 | 10,000 | 2,500 |
| 80278 HEMATOLOGY MINOR SURG M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80291 OTORHINOLARYNGOLOGY MINOR SURG M.D. | 0 | 1 | 1 | 200,000 | 125,000 | 75,000 |
| 80425 PHYS NO MAJ SURG RADIATION THERAPY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO | 1 | 1 | 0 | 0 | 0 | 0 |
| 80941 EMERGENCY EMTS | 0 | 1 | 1 | 14,583 | 14,583 | 0 |
| 80950 PARTNERSHIP LIABILITY CHIROPDIST | 0 | 1 | 0 | 0 | 0 | 0 |
| 84131 MILITARY NO SURGERY D.O. | 0 | 1 | 1 | 200,000 | 100,000 | 100,000 |
| 84144 SURGERY THORACIC D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84145 SURGERY UROLOGICAL D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84148 ADD CHG EMPLOYED TECH RADIUM D.O. | 0 | 1 | 1 | 20,000 | 2,000 | 18,000 |
| 84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO | 0 | 1 | 0 | 0 | 0 | 0 |
| 84157 EMERGENCY MED MAJOR SURG D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84249 PSYCHIATRY D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84267 PEDIATRICS NO SURGERY D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84274 GASTROENTEROLOGY MINOR SURG D.O. | 0 | 1 | 1 | 275,000 | 75,000 | 200,000 |
| 84277 GYNECOLOGY MINOR SURG D.O. | 1 | 1 | 0 | 0 | 0 | 0 |
| 84278 HEMATOLOGY MINOR SURG D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84291 OTORHINOLARYNGOLOGY MINOR SURG D.O. | 0 | 1 | 1 | 450,000 | 50,000 | 400,000 |
| 84293 PEDIATRICS MINOR SURG D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80166 SURGERY ABDOMINAL M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2 | 1 | 0 | 0 | 0 | 0 | 0 |
| 80252 RHEUMATOLOGY NO SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80263 OPHTHALMOLOGY NO SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD | 1 | 0 | 0 | 0 | 0 | 0 |
| 80951 NURSE HOME FOR PROFIT VISITS | 1 | 0 | 0 | 0 | 0 | 0 |
| 84233 OCCUPATIONAL MED D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84289 OPHTHALMOLOGY MINOR SURG D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC | 1 | 0 | 0 | 0 | 0 | 0 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 2009 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|------------------------------|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| TOTAL | 1,353 | 2,334 | 719 | 140,376,822 | 74,647,337 | 65,729,485 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 2008 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|---|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80612 HOSPITAL NOT PROFIT BED | 268 | 352 | 161 | 31,225,407 | 15,265,418 | 15,959,989 |
| 80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D. | 117 | 206 | 61 | 13,543,992 | 7,484,997 | 6,058,995 |
| 80611 HOSPITAL FOR PROFIT BED | 80 | 84 | 41 | 6,819,685 | 2,221,707 | 4,597,978 |
| 80257 INTERNAL MED NO SURGERY M.D. | 27 | 68 | 9 | 2,110,839 | 1,201,058 | 909,781 |
| 80211 DENTIST NOC | 46 | 63 | 11 | 305,780 | 143,280 | 162,500 |
| 80613 CLINICS OUTP ONLY FOR PROFIT VISITS | 77 | 63 | 26 | 5,287,813 | 3,039,110 | 2,248,703 |
| 80143 SURGERY GENERAL NOC M.D. | 48 | 54 | 13 | 2,361,055 | 794,500 | 1,566,555 |
| 80153 SURGERY OBSTETRICS GYNCOLOGY M.D. | 41 | 54 | 10 | 2,603,055 | 1,741,394 | 861,661 |
| 93215 HOSPITAL GOVERNMENT BED | 34 | 52 | 13 | 870,642 | 492,385 | 378,257 |
| 80102 EMERGENCY MED NO SURGERY M.D. | 39 | 44 | 6 | 1,120,000 | 90,000 | 1,030,000 |
| 80992 BLOOD BANKS | 0 | 44 | 44 | 2,949,997 | 0 | 2,949,997 |
| 80420 FAMILY PHYSICIAN NO SURGERY M.D. | 35 | 43 | 5 | 291,667 | 85,000 | 206,667 |
| 80268 PHYSICIANS NO SURGERY NOC M.D. | 20 | 42 | 10 | 3,459,750 | 1,625,084 | 1,834,666 |
| 80964 NURSES - RNS | 35 | 41 | 3 | 535,000 | 245,875 | 289,125 |
| 80154 SURGERY ORTHOPEDIC M.D. | 23 | 38 | 8 | 2,696,564 | 2,248,564 | 448,000 |
| 80151 ANESTHESIOLOGY M.D. | 26 | 37 | 8 | 3,543,500 | 1,842,000 | 1,701,500 |
| 80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5 | 20 | 27 | 4 | 755,000 | 280,000 | 475,000 |
| 80172 PHYS OR SURG MAJOR SURGERY M.D. | 11 | 26 | 3 | 1,662,125 | 1,533,435 | 128,690 |
| 84420 FAMILY PHYSICIAN NO SURGERY D.O. | 22 | 21 | 2 | 75,000 | 75,000 | 0 |
| 80152 SURGERY NEUROLOGY M.D. | 21 | 20 | 5 | 2,090,000 | 1,475,000 | 615,000 |
| 80117 SURGERY GENERAL PRACTICE M.D. | 9 | 19 | 6 | 492,500 | 263,209 | 229,291 |
| 80145 SURGERY UROLOGICAL M.D. | 16 | 18 | 3 | 353,750 | 179,600 | 174,150 |
| 80923 NURSE HOME FOR PROFIT BED | 19 | 18 | 11 | 980,889 | 175,539 | 805,350 |
| 84102 EMERGENCY MED NO SURGERY D.O. | 11 | 18 | 7 | 1,477,500 | 10,900 | 1,466,600 |
| 59112 PHARMACISTS | 14 | 17 | 9 | 204,063 | 47,765 | 156,298 |
| 80267 PEDIATRICS NO SURGERY M.D. | 9 | 17 | 5 | 900,000 | 10,000 | 890,000 |
| 80421 FAMILY PHYSICIAN MINOR SURG M.D. | 6 | 17 | 3 | 1,537,500 | 1,094,025 | 443,475 |
| 80998 NURSE NOC | 17 | 17 | 0 | 0 | 0 | 0 |
| 80210 DENTIST ORAL SURGERY | 13 | 16 | 2 | 124,250 | 82,500 | 41,750 |
| 80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D. | 11 | 16 | 2 | 103,450 | 50,000 | 53,450 |
| 80284 INTERNAL MED MINOR SURG M.D. | 15 | 16 | 4 | 1,241,647 | 335,000 | 906,647 |
| 80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D. | 11 | 15 | 2 | 275,000 | 228,951 | 46,049 |
| 80281 CARDIOVASCULAR DISEASE MINOR SURG M.D. | 14 | 14 | 0 | 0 | 0 | 0 |
| 80236 PUBLIC HEALTH M.D. | 1 | 13 | 6 | 2,326,500 | 987,250 | 1,339,250 |
| 80274 GASTROENTEROLOGY MINOR SURG M.D. | 13 | 13 | 1 | 200,000 | 0 | 200,000 |
| 80249 PSYCHIATRY M.D. | 3 | 12 | 2 | 75,000 | 50,000 | 25,000 |
| 80993 CHIROPDIST | 12 | 11 | 8 | 2,450,000 | 1,167,950 | 1,282,050 |
| 80146 SURGERY VASCULAR M.D. | 3 | 10 | 1 | 125,000 | 0 | 125,000 |
| 80278 HEMATOLOGY MINOR SURG M.D. | 0 | 10 | 1 | 200,000 | 200,000 | 0 |
| 80410 CHIROPRACTORS | 12 | 9 | 5 | 144,000 | 114,038 | 29,962 |
| 84268 PHYSICIANS NO SURGERY NOC D.O. | 2 | 9 | 5 | 832,500 | 369,500 | 463,000 |
| 80150 SURGERY CARDIOVASCULAR DISEASE M.D. | 1 | 8 | 3 | 2,000,000 | 1,800,000 | 200,000 |
| 80283 INTENSIVE CARE MEDICINE M.D. | 3 | 8 | 0 | 0 | 0 | 0 |
| 80293 PEDIATRICS MINOR SURG M.D. | 2 | 8 | 1 | 1,000,000 | 700,000 | 300,000 |
| 80963 NURSES - LPNS | 12 | 8 | 0 | 0 | 0 | 0 |
| 84421 FAMILY PHYSICIAN MINOR SURG D.O. | 6 | 8 | 2 | 115,000 | 27,300 | 87,700 |
| 80141 SURGERY CARDIAC M.D. | 8 | 7 | 0 | 0 | 0 | 0 |
| 80156 SURGERY PLASTIC M.D. | 20 | 7 | 1 | 12,500 | 7,500 | 5,000 |
| 80277 GYNCOLOGY MINOR SURG M.D. | 1 | 7 | 0 | 0 | 0 | 0 |
| 80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D. | 0 | 7 | 3 | 7,480,000 | 6,883,900 | 596,100 |
| 84154 SURGERY ORTHOPEDIC D.O. | 1 | 7 | 0 | 0 | 0 | 0 |
| 84257 INTERNAL MED NO SURGERY D.O. | 3 | 7 | 2 | 560,000 | 330,315 | 229,685 |
| 80157 EMERGENCY MED MAJOR SURG M.D. | 2 | 6 | 1 | 200,000 | 13,649 | 186,351 |
| 80159 SURGERY OTORHINOLARYNGOLOGY M.D. | 6 | 6 | 2 | 7,524 | 7,524 | 0 |
| 80617 HOSPITAL NOT PROFIT VISITS | 6 | 6 | 4 | 1,307,500 | 765,000 | 542,500 |
| 84153 SURGERY OBSTETRICS GYNCOLOGY D.O. | 1 | 6 | 1 | 300,000 | 300,000 | 0 |
| 84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5 | 4 | 6 | 1 | 25,000 | 25,000 | 0 |
| 84278 HEMATOLOGY MINOR SURG D.O. | 0 | 6 | 0 | 0 | 0 | 0 |
| 80115 SURGERY COLON AND RECTAL M.D. | 5 | 5 | 0 | 0 | 0 | 0 |
| 80144 SURGERY THORACIC M.D. | 2 | 5 | 0 | 0 | 0 | 0 |
| 80167 SURGERY GYNCOLOGY M.D. | 1 | 5 | 0 | 0 | 0 | 0 |
| 80256 DERMATOLOGY NO SURGERY M.D. | 1 | 5 | 0 | 0 | 0 | 0 |
| 80261 NEUROLOGY NO SURGERY M.D. | 2 | 5 | 0 | 0 | 0 | 0 |
| 80960 NURSE ANESTHETISTS | 7 | 5 | 1 | 230,000 | 0 | 230,000 |
| 80994 OPTOMETRISTS | 2 | 5 | 2 | 140,000 | 57,000 | 83,000 |
| 84284 INTERNAL MED MINOR SURG D.O. | 0 | 5 | 0 | 0 | 0 | 0 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 2008 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 80235 PHYSIATRY M.D. | 7 | 4 | 1 | 200,000 | 0 | 200,000 |
| 80245 HEMATOLOGY NO SURGERY M.D. | 1 | 4 | 1 | 200,000 | 200,000 | 0 |
| 80260 NEPHROLOGY NO SURGERY M.D. | 2 | 4 | 0 | 0 | 0 | 0 |
| 80266 PATHOLOGY NO SURGERY M.D. | 6 | 4 | 0 | 0 | 0 | 0 |
| 80269 PULMONARY DISEASE NO SURGERY M.D. | 3 | 4 | 0 | 0 | 0 | 0 |
| 80289 OPHTHALMOLOGY MINOR SURG M.D. | 2 | 4 | 1 | 64,000 | 0 | 64,000 |
| 84143 SURGERY GENERAL NOC D.O. | 6 | 4 | 1 | 225,000 | 70,903 | 154,097 |
| 84151 ANESTHESIOLOGY D.O. | 4 | 4 | 1 | 142,500 | 142,500 | 0 |
| 80114 SURGERY OPHTHALMOLOGY M.D. | 7 | 3 | 1 | 60,000 | 36,000 | 24,000 |
| 80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD | 1 | 3 | 1 | 17,500 | 0 | 17,500 |
| 80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D. | 1 | 3 | 0 | 0 | 0 | 0 |
| 80168 SURGERY OBSTETRICS M.D. | 0 | 3 | 0 | 0 | 0 | 0 |
| 80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD | 3 | 3 | 0 | 0 | 0 | 0 |
| 80614 CLINICS OUTP ONLY NOT PROFIT VISITS | 10 | 3 | 1 | 400,000 | 0 | 400,000 |
| 80941 EMERGENCY EMTS | 0 | 3 | 1 | 80,000 | 28,000 | 52,000 |
| 84241 GASTROENTEROLOGY NO SURGERY D.O. | 0 | 3 | 1 | 75,000 | 75,000 | 0 |
| 84281 CARDIOVASCULAR DISEASE MINOR SURG D.O. | 0 | 3 | 0 | 0 | 0 | 0 |
| 93216 HOSPITAL GOVERNMENT VISITS | 1 | 3 | 1 | 3,750 | 0 | 3,750 |
| 80238 ENDOCRINOLOGY NO SURGERY M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80246 INFECT DISEASE NO SURGERY M.D. | 2 | 2 | 0 | 0 | 0 | 0 |
| 80288 NEUROLOGY MINOR SURG M.D. | 5 | 2 | 0 | 0 | 0 | 0 |
| 80294 PHYSICIAN MINOR SURGERY NOC M.D. | 0 | 2 | 1 | 125,000 | 0 | 125,000 |
| 80425 PHYS NO MAJ SURG RADIATION THERAPY M.D. | 0 | 2 | 0 | 0 | 0 | 0 |
| 80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO | 3 | 2 | 1 | 18,500 | 18,500 | 0 |
| 84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O. | 0 | 2 | 1 | 6,000 | 0 | 6,000 |
| 84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O. | 0 | 2 | 0 | 0 | 0 | 0 |
| 84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O. | 1 | 2 | 1 | 450,000 | 250,000 | 200,000 |
| 80108 SURGERY NEPHROLOGY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D. | 3 | 1 | 1 | 75,000 | 0 | 75,000 |
| 80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D. | 0 | 1 | 1 | 125,000 | 111,683 | 13,317 |
| 80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80213 DENTIST EMPLOYED NOC | 4 | 1 | 0 | 0 | 0 | 0 |
| 80244 GYNECOLOGY NO SURGERY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80255 CARDIOVASCULAR DISEASE NO SURGERY M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80259 NEOPLASTIC DISEASE NO SURGERY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80263 OPHTHALMOLOGY NO SURGERY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80287 NEPHROLOGY MINOR SURG M.D. | 1 | 1 | 0 | 0 | 0 | 0 |
| 80431 PHYS NO MAJ SURG SHOCK THERAPY M.D. | 0 | 1 | 0 | 0 | 0 | 0 |
| 80713 X-RAY TECHNICIANS | 0 | 1 | 0 | 0 | 0 | 0 |
| 80924 NURSE HOME NOT PROFIT BED | 8 | 1 | 1 | 175,000 | 100,000 | 75,000 |
| 80938 PHYSIOTHERAPISTS | 2 | 1 | 0 | 0 | 0 | 0 |
| 80951 NURSE HOME FOR PROFIT VISITS | 1 | 1 | 1 | 175,000 | 71,560 | 103,440 |
| 80995 PHYSIOTHERAPISTS | 0 | 1 | 1 | 150,000 | 11,596 | 138,404 |
| 84157 EMERGENCY MED MAJOR SURG D.O. | 2 | 1 | 0 | 0 | 0 | 0 |
| 84172 PHYS OR SURG MAJOR SURGERY D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 84177 ADD CHG EMPLOYED PHYSICIAN D.O. | 1 | 1 | 1 | 775,000 | 150,000 | 625,000 |
| 84235 PHYSICAL MED AND REHABILITATION D.O. | 0 | 1 | 1 | 85,000 | 0 | 85,000 |
| 84249 PSYCHIATRY D.O. | 3 | 1 | 0 | 0 | 0 | 0 |
| 84261 NEUROLOGY NO SURGERY D.O. | 2 | 1 | 0 | 0 | 0 | 0 |
| 84277 GYNECOLOGY MINOR SURG D.O. | 3 | 1 | 0 | 0 | 0 | 0 |
| 84291 OTORHINOLARYNGOLOGY MINOR SURG D.O. | 0 | 1 | 1 | 379,735 | 0 | 379,735 |
| 84293 PEDIATRICS MINOR SURG D.O. | 0 | 1 | 0 | 0 | 0 | 0 |
| 99999 HMO RELATED | 0 | 1 | 0 | 0 | 0 | 0 |
| 80105 SURGERY GERIATRICS M.D. | 2 | 0 | 0 | 0 | 0 | 0 |
| 80106 SURGERY LARYNGOLOGY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2 | 1 | 0 | 0 | 0 | 0 | 0 |
| 80177 ADD CHG EMPLOYED PHYSICIAN M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80222 HOSPITALIST | 1 | 0 | 0 | 0 | 0 | 0 |
| 80233 OCCUPATIONAL MED M.D. | 2 | 0 | 0 | 0 | 0 | 0 |
| 80241 GASTROENTEROLOGY NO SURGERY M.D. | 2 | 0 | 0 | 0 | 0 | 0 |
| 80243 GERIATRICS NO SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80252 RHEUMATOLOGY NO SURGERY M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80272 ENDOCRINOLOGY MINOR SURG M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 80292 PATHOLOGY MINOR SURG M.D. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O. | 2 | 0 | 0 | 0 | 0 | 0 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

PROFESSION SPECIALTY ANALYSIS

| ALL COMPANIES FOR YEAR: 2008 | Number Reported To Insurer | Number of Closed Reports | Number Of Paid Claims | Indemnity Total Amount | Economic Damages Amount | Non-Economic Damages Amount |
|--|----------------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------------------|
| PROFESSION SPECIALTY | | | | | | |
| 84267 PEDIATRICS NO SURGERY D.O. | 1 | 0 | 0 | 0 | 0 | 0 |
| 84274 GASTROENTEROLOGY MINOR SURG D.O. | 2 | 0 | 0 | 0 | 0 | 0 |
| 91217 MENTAL INSTITUTE GOVERNMENT VISITS | 1 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 1,415 | 1,949 | 573 | 115,734,929 | 59,432,964 | 56,301,965 |

Section VI

Claim Study by Means of Disposition

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type, the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report
- Average Number of Months from Incident to Disposition
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2010

ALL MEDICAL CARE PROVIDERS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|---|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-------------------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity Expense | |
| In Favor of Plaintiff | | | | | | | | | |
| Claims Settled Before Litigation | 127 | 24.9% | 6 | 15 | 4 | 21,840 | 30,004 | 51,844 | 4,489 |
| Lawsuits Settled Before Trial | 363 | 71.2% | 21 | 52 | 6 | 143,049 | 97,338 | 240,580 | 56,230 |
| Total Settled | 490 | 96.1% | 17 | 42 | 5 | 111,634 | 79,886 | 191,663 | 42,820 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Plaintiff | 1 | 0.2% | 64 | 118 | 4 | 139,543 | 94,491 | 234,034 | 126,483 |
| Judgment NWS Verdict for Defendant | 2 | 0.4% | 34 | 61 | 6 | 4,000 | 50,000 | 54,000 | 78,396 |
| Judgment for Plaintiff | 12 | 2.4% | 15 | 59 | 5 | 328,818 | 110,822 | 439,639 | 123,242 |
| Judgment for Plaintiff After Appeal | 5 | 1.0% | 29 | 105 | 5 | 318,004 | 253,516 | 571,520 | 282,271 |
| Total Court Dispositions | 20 | 3.9% | 23 | 73 | 5 | 284,169 | 139,597 | 423,765 | 158,676 |
| Total Paid Claim Dispositions | 510 | 100.0% | 17 | 44 | 5 | 118,400 | 82,228 | 200,765 | 47,363 |
| In Favor of Defendant | | | | | | | | | |
| Claims Closed Before Litigation | 237 | 19.0% | 11 | 27 | 4 | | | | 2,738 |
| Lawsuits Closed or Abandoned Before Trial | 937 | 75.0% | 24 | 49 | 5 | | | | 18,326 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 9 | 0.7% | 30 | 75 | 5 | | | | 66,809 |
| Judgment for Defendant | 63 | 5.0% | 26 | 67 | 5 | | | | 83,663 |
| Judgment for Defendant After Appeal | 4 | 0.3% | 13 | 76 | 7 | | | | 172,502 |
| Total Court Dispositions | 76 | 6.1% | 26 | 69 | 5 | | | | 86,343 |
| Total Unpaid Claim Dispositions | 1,250 | 100.0% | 21 | 46 | 5 | | | | 19,506 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2010

PHYSICIANS AND SURGEONS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|---|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-------------------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity Expense | |
| | | | | | | | | | |
| In Favor of Plaintiff | | | | | | | | | |
| Claims Settled Before Litigation | 12 | 8.5% | 6 | 15 | 4 | 82,375 | 56,125 | 138,500 | 25,158 |
| Lawsuits Settled Before Trial | 115 | 81.0% | 25 | 59 | 6 | 163,880 | 94,994 | 258,874 | 60,796 |
| Total Settled | 127 | 89.4% | 23 | 55 | 6 | 156,179 | 91,321 | 247,500 | 57,429 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Plaintiff | 1 | 0.7% | 64 | 118 | 4 | 139,543 | 94,491 | 234,034 | 126,483 |
| Judgment NWS Verdict for Defendant | 1 | 0.7% | 48 | 68 | 9 | 8,000 | 15,000 | 23,000 | 66,888 |
| Judgment for Plaintiff | 10 | 7.0% | 16 | 56 | 5 | 301,581 | 132,986 | 434,567 | 112,592 |
| Judgment for Plaintiff After Appeal | 3 | 2.1% | 28 | 110 | 5 | 261,667 | 130,000 | 391,667 | 335,362 |
| Total Court Dispositions | 15 | 10.6% | 24 | 72 | 5 | 263,224 | 121,957 | 385,180 | 155,025 |
| Total Paid Claim Dispositions | 142 | 100.0% | 23 | 57 | 6 | 167,486 | 94,557 | 262,044 | 67,738 |
| In Favor of Defendant | | | | | | | | | |
| Claims Closed Before Litigation | 96 | 14.6% | 12 | 26 | 4 | | | | 4,983 |
| Lawsuits Closed or Abandoned Before Trial | 522 | 79.2% | 25 | 51 | 6 | | | | 20,067 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 5 | 0.8% | 16 | 56 | 5 | | | | 61,491 |
| Judgment for Defendant | 34 | 5.2% | 28 | 73 | 6 | | | | 97,137 |
| Judgment for Defendant After Appeal | 2 | 0.3% | 2 | 82 | 8 | | | | 285,894 |
| Total Court Dispositions | 41 | 6.2% | 25 | 72 | 6 | | | | 101,997 |
| Total Unpaid Claim Dispositions | 659 | 100.0% | 23 | 48 | 5 | | | | 22,967 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2010

HOSPITALS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | |
|---|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Expense |
| In Favor of Plaintiff | | | | | | | | |
| Claims Settled Before Litigation | 60 | 36.1% | 5 | 13 | 4 | 20,992 | 35,307 | 56,298 |
| Lawsuits Settled Before Trial | 106 | 63.9% | 18 | 49 | 6 | 177,311 | 110,026 | 287,526 |
| Total Settled | 166 | 100.0% | 13 | 36 | 5 | 120,810 | 83,019 | 203,950 |
| Court Dispositions | | | | | | | | |
| Total Paid Claim Dispositions | 166 | 100.0% | 13 | 36 | 5 | 120,810 | 83,019 | 203,950 |
| In Favor of Defendant | | | | | | | | |
| Claims Closed Before Litigation | 64 | 33.0% | 11 | 31 | 3 | | | 1,704 |
| Lawsuits Closed or Abandoned Before Trial | 122 | 62.9% | 21 | 46 | 6 | | | 13,034 |
| Court Dispositions | | | | | | | | |
| Direct Verdict for Defendant | 1 | 0.5% | 105 | 160 | 5 | | | 120,331 |
| Judgment for Defendant | 6 | 3.1% | 14 | 42 | 6 | | | 76,082 |
| Judgment for Defendant After Appeal | 1 | 0.5% | 15 | 52 | 3 | | | 118,220 |
| Total Court Dispositions | 8 | 4.1% | 26 | 58 | 5 | | | 86,881 |
| Total Unpaid Claim Dispositions | 194 | 100.0% | 18 | 42 | 5 | | | 12,342 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009

ALL MEDICAL CARE PROVIDERS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | Expense |
|---|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-----------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity | |
| In Favor of Plaintiff | | | | | | | | | |
| Claims Settled Before Litigation | 113 | 21.9% | 7 | 16 | 4 | 12,212 | 33,444 | 45,656 | 2,656 |
| Lawsuits Settled Before Trial | 380 | 73.6% | 17 | 51 | 6 | 176,162 | 97,197 | 273,544 | 57,688 |
| Total Settled | 493 | 95.5% | 15 | 43 | 6 | 138,584 | 82,584 | 221,310 | 45,074 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict For Plaintiff | 4 | 0.8% | 15 | 74 | 4 | 75,617 | 173,187 | 248,804 | 132,073 |
| Judgment For Plaintiff | 15 | 2.9% | 19 | 63 | 7 | 320,101 | 229,885 | 549,986 | 144,215 |
| Judgment For Plaintiff After Appeal | 4 | 0.8% | 17 | 128 | 5 | 235,160 | 144,375 | 379,535 | 156,620 |
| Total Court Dispositions | 23 | 4.5% | 18 | 76 | 6 | 262,810 | 205,153 | 467,963 | 144,261 |
| Total Paid Claim Dispositions | 516 | 100.0% | 15 | 45 | 6 | 144,121 | 88,048 | 232,304 | 49,495 |
| | | | | | | | | | |
| In Favor of Defendant | | | | | | | | | |
| Claims Closed Before Litigation | 229 | 17.5% | 8 | 25 | 4 | | | | 2,099 |
| Lawsuits Closed or Abandoned Before Trial | 981 | 74.9% | 22 | 51 | 6 | | | | 20,047 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 17 | 1.3% | 18 | 62 | 7 | | | | 64,185 |
| Judgment NWS Verdict for Plaintiff | 2 | 0.2% | 17 | 74 | 6 | | | | 74,331 |
| Judgment for Defendant | 70 | 5.3% | 20 | 66 | 6 | | | | 84,598 |
| Judgment for Defendant After Appeal | 10 | 0.8% | 38 | 83 | 4 | | | | 107,060 |
| Total Court Dispositions | 99 | 7.6% | 22 | 67 | 6 | | | | 83,154 |
| Total Unpaid Claim Dispositions | 1,309 | 100.0% | 19 | 47 | 5 | | | | 21,680 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009

PHYSICIANS AND SURGEONS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|---|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-------------------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity Expense | |
| In Favor of Plaintiff | | | | | | | | | |
| Claims Settled Before Litigation | 14 | 8.6% | 6 | 16 | 4 | 11,837 | 89,198 | 101,036 | 5,120 |
| Lawsuits Settled Before Trial | 139 | 85.8% | 19 | 53 | 6 | 151,748 | 110,526 | 262,274 | 60,848 |
| Total Settled | 153 | 94.4% | 18 | 50 | 6 | 138,946 | 108,574 | 247,520 | 55,749 |
| Court Dispositions | | | | | | | | | |
| Judgment for Plaintiff | 8 | 4.9% | 13 | 55 | 7 | 238,346 | 266,816 | 505,162 | 119,239 |
| Judgment for Plaintiff After Appeal | 1 | 0.6% | 24 | 237 | 5 | 511,217 | 0 | 511,217 | 223,513 |
| Total Court Dispositions | 9 | 5.6% | 15 | 75 | 7 | 268,665 | 237,169 | 505,835 | 130,825 |
| Total Paid Claim Dispositions | 162 | 100.0% | 17 | 51 | 6 | 146,153 | 115,718 | 261,871 | 59,920 |
| In Favor of Defendant | | | | | | | | | |
| Claims Closed Before Litigation | 83 | 13.1% | 12 | 27 | 4 | | | | 2,496 |
| Lawsuits Closed or Abandoned Before Trial | 507 | 80.0% | 22 | 52 | 6 | | | | 19,881 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 9 | 1.4% | 19 | 68 | 8 | | | | 67,004 |
| Judgment for Defendant | 31 | 4.9% | 22 | 74 | 7 | | | | 94,328 |
| Judgment for Defendant After Appeal | 4 | 0.6% | 35 | 92 | 4 | | | | 105,481 |
| Total Court Dispositions | 44 | 6.9% | 22 | 74 | 7 | | | | 89,753 |
| Total Unpaid Claim Dispositions | 634 | 100.0% | 21 | 50 | 6 | | | | 22,454 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009

HOSPITALS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|---|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-------------------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity Expense | |
| In Favor of Plaintiff | | | | | | | | | |
| Claims Settled Before Litigation | 51 | 31.7% | 7 | 16 | 4 | 14,837 | 22,004 | 36,841 | 2,821 |
| Lawsuits Settled Before Trial | 102 | 63.4% | 14 | 50 | 6 | 300,799 | 94,944 | 395,743 | 63,502 |
| Total Settled | 153 | 95.0% | 12 | 39 | 5 | 205,479 | 70,631 | 276,109 | 43,275 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Plaintiff | 3 | 1.9% | 11 | 55 | 3 | 100,823 | 67,215 | 168,038 | 75,705 |
| Judgment for Plaintiff | 3 | 1.9% | 55 | 93 | 6 | 560,000 | 366,667 | 926,667 | 204,318 |
| Judgment for Plaintiff after Appeal | 2 | 1.2% | 5 | 96 | 7 | 214,711 | 287,500 | 502,211 | 170,539 |
| Total Paid Claim Dispositions | 8 | 5.0% | 26 | 80 | 5 | 301,486 | 234,581 | 536,067 | 147,643 |
| Total Paid Claim Dispositions | 161 | 100.0% | 12 | 41 | 5 | 210,249 | 78,777 | 289,026 | 48,461 |
| In Favor of Defendant | | | | | | | | | |
| Claims Closed Before Litigation | 77 | 30.3% | 4 | 23 | 4 | | | | 2,294 |
| Lawsuits Closed or Abandoned Before Trial | 166 | 65.4% | 20 | 51 | 6 | | | | 18,505 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 4 | 1.6% | 10 | 44 | 5 | | | | 73,724 |
| Judgment NWS Verdict for Plaintiff | 1 | 0.4% | 20 | 103 | 5 | | | | 82,491 |
| Judgment for Defendant | 5 | 2.0% | 17 | 57 | 7 | | | | 45,098 |
| Judgment for Defendant after Appeal | 1 | 0.4% | 111 | 160 | 5 | | | | 574,309 |
| Total Court Dispositions | 11 | 4.3% | 23 | 66 | 6 | | | | 107,017 |
| Total Unpaid Claim Dispositions | 254 | 100.0% | 15 | 43 | 5 | | | | 17,424 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2008

ALL MEDICAL CARE PROVIDERS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | | |
|---|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-------------------|---------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity Expense | |
| In Favor of Plaintiff | | | | | | | | | |
| Claims Settled Before Litigation | 123 | 21.5% | 8 | 26 | 4 | 33,100 | 36,944 | 70,044 | 6,149 |
| Lawsuits Settled Before Trial | 435 | 75.9% | 20 | 62 | 6 | 123,497 | 112,282 | 235,779 | 48,128 |
| Total Settled | 558 | 97.4% | 18 | 54 | 6 | 103,571 | 95,675 | 199,246 | 38,874 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Plaintiff | 3 | 0.5% | 19 | 63 | 3 | 131,283 | 316,578 | 447,861 | 109,321 |
| Judgment for Plaintiff | 8 | 1.4% | 21 | 62 | 6 | 96,082 | 126,919 | 223,000 | 152,596 |
| Judgment for Plaintiff After Appeal | 4 | 0.7% | 46 | 124 | 8 | 119,524 | 237,500 | 357,024 | 166,200 |
| Total Court Dispositions | 15 | 2.6% | 27 | 79 | 6 | 109,373 | 194,339 | 303,712 | 147,569 |
| Total Paid Claim Dispositions | 573 | 100.0% | 18 | 55 | 6 | 103,722 | 98,258 | 201,981 | 41,720 |
| In Favor of Defendant | | | | | | | | | |
| Claims Closed Before Litigation | 212 | 15.4% | 9 | 25 | 4 | | | | 1,806 |
| Lawsuits Closed or Abandoned Before Trial | 1,088 | 79.1% | 26 | 56 | 6 | | | | 16,750 |
| Court Dispositions | | | | | | | | | |
| Direct Verdict for Defendant | 9 | 0.7% | 22 | 61 | 8 | | | | 76,797 |
| Judgment NWS Verdict for Plaintiff | 1 | | 15 | 40 | 1 | | | | 0 |
| Judgment for Defendant | 58 | 4.2% | 21 | 58 | 5 | | | | 62,707 |
| Judgment for Defendant After Appeal | 8 | 0.6% | 21 | 83 | 7 | | | | 93,492 |
| Total Court Dispositions | 76 | 5.5% | 21 | 61 | 5 | | | | 66,791 |
| Total Unpaid Claim Dispositions | 1,376 | 100.0% | 23 | 51 | 6 | | | | 17,212 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2008

PHYSICIANS AND SURGEONS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | |
|---|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-------------------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity Expense |
| In Favor of Plaintiff | | | | | | | | |
| Claims Settled Before Litigation | 13 | 8.7% | 8 | 16 | 3 | 41,340 | 37,046 | 78,386 |
| Lawsuits Settled Before Trial | 126 | 84.6% | 19 | 55 | 7 | 174,988 | 124,454 | 299,442 |
| Total Settled | 139 | 93.3% | 18 | 51 | 6 | 162,488 | 116,279 | 278,767 |
| Court Dispositions | | | | | | | | |
| Direct Verdict for Plaintiff | 1 | 0.7% | 16 | 79 | 3 | 0 | 379,735 | 379,735 |
| Judgment for Plaintiff | 6 | 4.0% | 22 | 66 | 6 | 122,859 | 93,225 | 216,083 |
| Judgment for Plaintiff After Appeal | 3 | 2.0% | 45 | 114 | 7 | 159,365 | 233,333 | 392,698 |
| Total Court Dispositions | 10 | 6.7% | 28 | 81 | 6 | 121,525 | 163,908 | 285,433 |
| Total Paid Claim Dispositions | 149 | 100.0% | 19 | 53 | 6 | 159,739 | 119,476 | 279,215 |
| In Favor of Defendant | | | | | | | | |
| Claims Closed Before Litigation | 77 | 10.6% | 11 | 29 | 4 | | | 1,994 |
| Lawsuits Closed or Abandoned Before Trial | 614 | 84.2% | 27 | 55 | 7 | | | 17,050 |
| Court Dispositions | | | | | | | | |
| Direct Verdict for Defendant | 5 | 0.7% | 19 | 57 | 7 | | | 54,450 |
| Judgment for Defendant | 27 | 3.7% | 19 | 59 | 5 | | | 90,027 |
| Judgment for Defendant After Appeal | 6 | 0.8% | 20 | 80 | 7 | | | 124,542 |
| Total Court Dispositions | 38 | 5.2% | 19 | 62 | 6 | | | 90,796 |
| Total Unpaid Claim Dispositions | 729 | 100.0% | 25 | 53 | 6 | | | 19,304 |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2008

HOSPITALS

| Disposition | Claim Reports | | Average Months | | Average Severity | Average Paid | | |
|---|---------------|---------|--------------------|-------------------------|------------------|-----------------|---------------------|-------------------|
| | Number | Percent | Incident to Report | Incident to Disposition | | Economic Damage | Non-Economic Damage | Indemnity Expense |
| In Favor of Plaintiff | | | | | | | | |
| Claims Settled Before Litigation | 72 | 36.0% | 7 | 26 | 4 | 39,943 | 36,901 | 76,844 |
| Lawsuits Settled Before Trial | 126 | 63.0% | 20 | 60 | 6 | 105,088 | 128,540 | 233,628 |
| Total Settled | 198 | 99.0% | 15 | 47 | 6 | 81,399 | 95,216 | 176,616 |
| Court Dispositions | | | | | | | | |
| Direct Verdict for Plaintiff | 2 | 1.0% | 21 | 55 | 3 | 196,925 | 285,000 | 481,925 |
| Total Paid Claim Dispositions | 2 | 1.0% | 21 | 55 | 3 | 196,925 | 285,000 | 481,925 |
| Total Paid Claim Dispositions | 200 | 100.0% | 15 | 48 | 6 | 82,554 | 97,114 | 179,669 |
| In Favor of Defendant | | | | | | | | |
| Claims Closed Before Litigation | 77 | 32.6% | 7 | 23 | 3 | | | 2,678 |
| Lawsuits Closed or Abandoned Before Trial | 156 | 66.1% | 21 | 52 | 6 | | | 21,474 |
| Court Dispositions | | | | | | | | |
| Direct Verdict for Defendant | 1 | 0.4% | 13 | 52 | 9 | | | 32,216 |
| Judgment NWS Verdict for Plaintiff | 1 | 0.4% | 15 | 40 | 1 | | | 0 |
| Judgment for Defendant | 1 | 0.4% | 1 | 60 | 3 | | | 58,744 |
| Total Court Dispositions | 3 | 1.3% | 10 | 51 | 4 | | | 30,320 |
| Total Unpaid Claim Dispositions | 236 | 100.0% | 16 | 43 | 5 | | | 15,454 |

Section VII

Analysis by Occurrence and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous sections of this report present data on the number of claims. A claim corresponds to a single practitioner or institution against whom a demand for damages has been made. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DIFP database.

This section presents two alternative methods of aggregating the data, only recently available to DIFP's efforts to more effectively code the data. First, data are presented on a *per defendant* basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a *per occurrence* basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DIFP claims data. See the executive summary for further discussion.

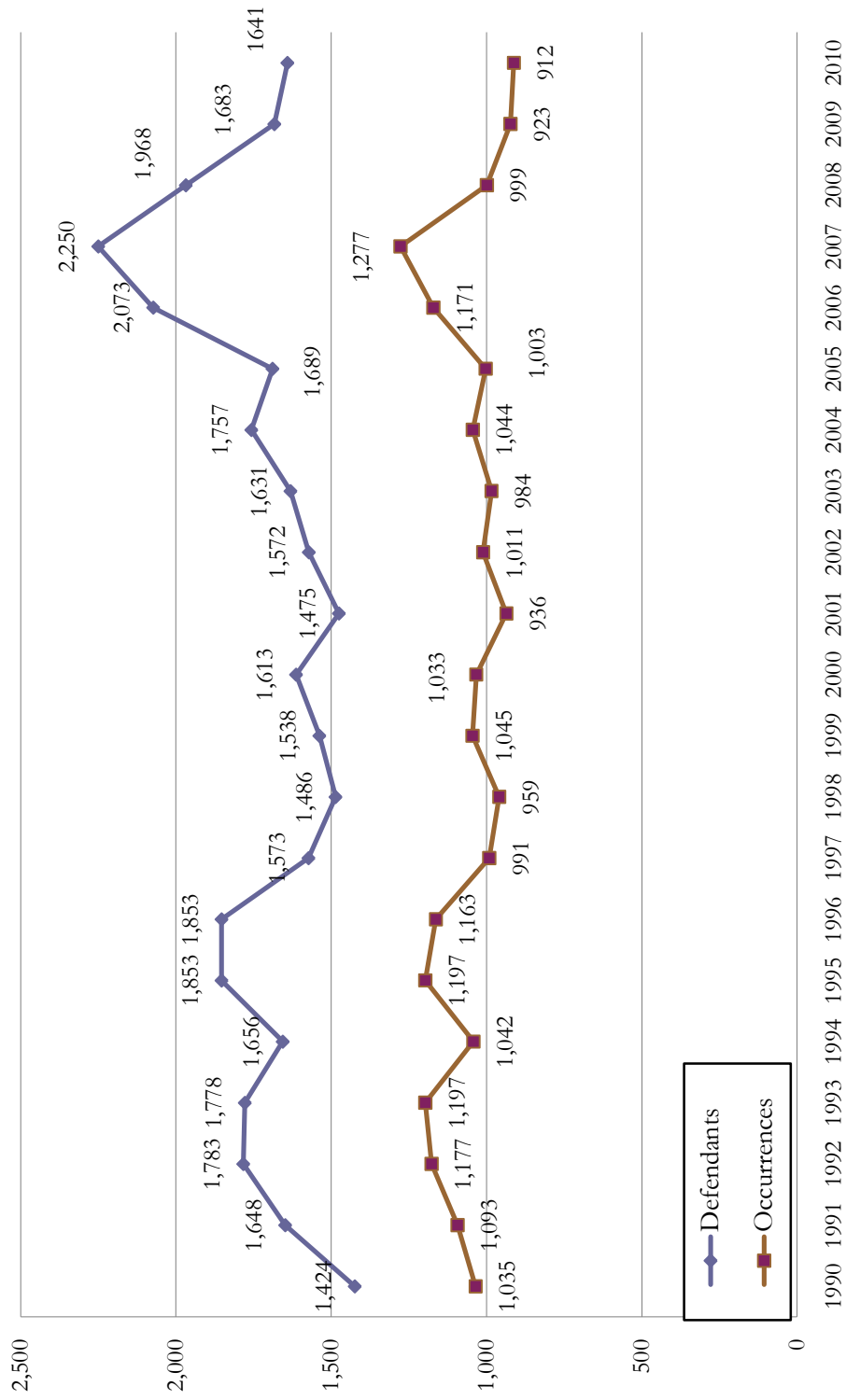
| Comparison of Occurrences, Defendants, and Claims | | | | | |
|--|----------|-------------|----------|---|----------|
| Occurrence | Count | Defendants | Count | Claims | Count |
| An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries | 1 | Physician | 1 | Physician's primary carrier reports a claim | 1 |
| | | | | Physician's excess carrier reports a claim | 1 |
| | | Radiologist | 1 | Original claim against a radiologist is closed due to inactivity | 1 |
| | | | | The claim against the radiologist is subsequently reopened due to the filing of a lawsuit | 1 |
| | | Hospital | 1 | Hospital reports a claim against its self-insured funds | 1 |
| | | | | Hospital's excess carrier reports a claim | 1 |
| Total | 1 | | 3 | | 6 |

Data aggregated on *per occurrence* and *per defendant* bases largely mirror the claim trends presented in earlier sections.

Note that the number of closed claims presented here will not equal the number presented elsewhere. This is because an occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication or for some defendants to be removed and others added. Claims are here considered closed in the year in which the occurrence is closed, regardless of when the individual claim was closed. This method is intended to present claims and defendants with their associated occurrences.

| | Claims | | | Defendants | | | Occurrences | | |
|-------------|--------|------|-------------------|------------|------|-------------------|-------------|------|-------------------|
| Year Closed | Closed | Paid | Average Indemnity | Closed | Paid | Average Indemnity | Closed | Paid | Average Indemnity |
| 1990 | 1,471 | 562 | \$86,314 | 1,424 | 539 | \$89,997 | 1,035 | 451 | \$107,557 |
| 1991 | 1,705 | 616 | \$130,883 | 1,648 | 595 | \$135,503 | 1,093 | 478 | \$168,670 |
| 1992 | 1,847 | 538 | \$122,957 | 1,783 | 535 | \$123,646 | 1,177 | 438 | \$151,029 |
| 1993 | 1,836 | 574 | \$160,607 | 1,778 | 562 | \$164,036 | 1,197 | 461 | \$199,975 |
| 1994 | 1,728 | 554 | \$120,952 | 1,656 | 543 | \$123,403 | 1,042 | 466 | \$143,793 |
| 1995 | 1,976 | 636 | \$128,213 | 1,853 | 625 | \$130,469 | 1,197 | 509 | \$160,203 |
| 1996 | 1,954 | 609 | \$155,317 | 1,853 | 597 | \$158,439 | 1,163 | 507 | \$186,564 |
| 1997 | 1,660 | 537 | \$161,835 | 1,573 | 520 | \$167,125 | 991 | 428 | \$203,049 |
| 1998 | 1,558 | 481 | \$149,933 | 1,486 | 465 | \$155,092 | 959 | 412 | \$175,044 |
| 1999 | 1,622 | 567 | \$135,016 | 1,538 | 558 | \$137,193 | 1,045 | 480 | \$159,487 |
| 2000 | 1,738 | 487 | \$211,039 | 1,613 | 472 | \$217,745 | 1,033 | 391 | \$262,854 |
| 2001 | 1,572 | 503 | \$171,244 | 1,475 | 496 | \$173,660 | 936 | 392 | \$219,734 |
| 2002 | 1,663 | 533 | \$205,432 | 1,572 | 523 | \$209,360 | 1,011 | 444 | \$246,611 |
| 2003 | 1,709 | 560 | \$211,850 | 1,631 | 550 | \$215,701 | 984 | 445 | \$266,597 |
| 2004 | 1,872 | 540 | \$237,925 | 1,757 | 533 | \$241,050 | 1,044 | 426 | \$301,595 |
| 2005 | 1,814 | 506 | \$266,006 | 1,689 | 495 | \$270,823 | 1,003 | 400 | \$336,498 |
| 2006 | 2,206 | 528 | \$229,225 | 2,073 | 522 | \$231,860 | 1,171 | 437 | \$276,959 |
| 2007 | 2,396 | 706 | \$186,851 | 2,250 | 695 | \$189,809 | 1,277 | 580 | \$227,443 |
| 2008 | 2,095 | 603 | \$199,460 | 1,968 | 593 | \$202,824 | 999 | 458 | \$262,608 |
| 2009 | 1,803 | 485 | \$245,853 | 1,683 | 474 | \$251,559 | 923 | 391 | \$308,800 |
| 2010 | 1,724 | 514 | \$191,344 | 1641 | 502 | \$195,918 | 912 | 417 | \$235,854 |

Closed Occurrences & Defendant Count



| Closed Occurrences, 1990-2010 | | | | | | | | | | | | |
|-------------------------------|--------------|------|--------|-----------------|---------------------------------|------------|----------------------|-----------|--|----------------------|-----------|--|
| Year Closed | Occurrences* | | | | | Defendants | | | Defendants With Payment Made on Their Behalf | | | |
| | Total | Paid | Unpaid | Total Indemnity | Average Indemnity Per Paid Occ. | Physicians | Institutions & Corps | All Other | Physicians | Institutions & Corps | All Other | |
| 1990 | 1,035 | 451 | 584 | \$48,508,270 | \$107,557 | 830 | 433 | 161 | 280 | 182 | 77 | |
| 1991 | 1,093 | 478 | 615 | \$80,624,076 | \$168,670 | 929 | 497 | 222 | 296 | 198 | 101 | |
| 1992 | 1,177 | 438 | 739 | \$66,150,716 | \$151,029 | 933 | 653 | 197 | 245 | 223 | 67 | |
| 1993 | 1,197 | 461 | 736 | \$92,188,436 | \$199,975 | 907 | 645 | 226 | 264 | 217 | 81 | |
| 1994 | 1,042 | 466 | 576 | \$67,007,631 | \$143,793 | 888 | 597 | 171 | 249 | 221 | 73 | |
| 1995 | 1,197 | 509 | 688 | \$81,543,215 | \$160,203 | 998 | 686 | 169 | 291 | 260 | 74 | |
| 1996 | 1,163 | 507 | 656 | \$94,587,860 | \$186,564 | 957 | 696 | 200 | 267 | 257 | 73 | |
| 1997 | 991 | 428 | 563 | \$86,905,170 | \$203,049 | 755 | 654 | 164 | 198 | 249 | 73 | |
| 1998 | 959 | 412 | 547 | \$72,117,985 | \$175,044 | 693 | 612 | 181 | 135 | 247 | 83 | |
| 1999 | 1,045 | 480 | 565 | \$76,553,822 | \$159,487 | 709 | 674 | 155 | 211 | 284 | 63 | |
| 2000 | 1,033 | 391 | 642 | \$102,775,836 | \$262,854 | 791 | 664 | 158 | 207 | 220 | 45 | |
| 2001 | 936 | 392 | 544 | \$86,135,578 | \$219,734 | 686 | 648 | 141 | 199 | 243 | 54 | |
| 2002 | 1,011 | 443 | 568 | \$109,495,407 | \$246,611 | 762 | 677 | 132 | 203 | 274 | 45 | |
| 2003 | 984 | 445 | 539 | \$118,635,806 | \$266,597 | 728 | 756 | 150 | 208 | 300 | 42 | |
| 2004 | 1,045 | 426 | 619 | \$128,479,434 | \$301,595 | 827 | 755 | 176 | 223 | 254 | 56 | |
| 2005 | 1,000 | 398 | 602 | \$134,599,018 | \$336,498 | 815 | 684 | 184 | 190 | 244 | 60 | |
| 2006 | 1,173 | 437 | 736 | \$121,030,893 | \$276,959 | 972 | 872 | 229 | 174 | 284 | 64 | |
| 2007 | 1,278 | 582 | 696 | \$132,451,998 | \$227,443 | 1,031 | 1,024 | 194 | 231 | 390 | 76 | |
| 2008 | 997 | 458 | 539 | \$120,274,675 | \$262,608 | 903 | 876 | 186 | 165 | 389 | 39 | |
| 2009 | 943 | 408 | 535 | \$125,792,038 | \$308,314 | 749 | 783 | 192 | 155 | 288 | 54 | |
| 2010 | 912 | 417 | 495 | \$98,350,949 | \$235,854 | 736 | 759 | 146 | 138 | 321 | 43 | |

*An occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added at different times.

| Closed Occurrences With At Least One Physician Defendant 1990-2009** | | | | | | | | | | | | |
|---|-------|------|--------|--------------------|--|--|------------|-------------------------|--------------|---|-------------------------|--------------|
| Occurrences* | | | | | | | Defendants | | | Defendants With Payment Made on Their Behalf | | |
| Year Closed | Total | Paid | Unpaid | Total Indemnity | Average Indemnity Per Paid Occurrence | | Physicians | Institutions & Corps | All Other | Physicians | Institutions & Corps | All Other |
| 1990 | 580 | 242 | 338 | \$31,226,876 | \$129,037 | | 830 | 110 | 9 | 280 | 42 | 4 |
| 1991 | 631 | 270 | 361 | \$60,090,895 | \$222,559 | | 929 | 188 | 34 | 296 | 69 | 17 |
| 1992 | 675 | 245 | 430 | \$52,446,373 | \$214,067 | | 933 | 297 | 19 | 245 | 88 | 5 |
| 1993 | 666 | 253 | 413 | \$67,356,804 | \$266,232 | | 907 | 260 | 33 | 264 | 71 | 11 |
| 1994 | 638 | 262 | 376 | \$51,660,982 | \$197,179 | | 888 | 298 | 24 | 249 | 75 | 8 |
| 1995 | 737 | 292 | 445 | \$63,780,921 | \$218,428 | | 998 | 318 | 33 | 291 | 98 | 11 |
| 1996 | 686 | 291 | 395 | \$68,283,284 | \$234,650 | | 957 | 329 | 41 | 267 | 88 | 16 |
| 1997 | 547 | 223 | 324 | \$67,289,711 | \$301,748 | | 755 | 307 | 21 | 198 | 100 | 8 |
| 1998 | 492 | 179 | 313 | \$49,671,981 | \$277,497 | | 693 | 270 | 14 | 135 | 85 | 3 |
| 1999 | 542 | 239 | 303 | \$53,898,376 | \$225,516 | | 709 | 262 | 16 | 211 | 87 | 3 |
| 2000 | 578 | 224 | 354 | \$70,892,034 | \$316,482 | | 791 | 306 | 20 | 207 | 89 | 2 |
| 2001 | 504 | 198 | 306 | \$64,014,908 | \$323,308 | | 686 | 275 | 28 | 199 | 81 | 11 |
| 2002 | 561 | 219 | 342 | \$62,646,439 | \$284,757 | | 762 | 287 | 24 | 203 | 80 | 7 |
| 2003 | 519 | 235 | 284 | \$75,980,569 | \$323,322 | | 728 | 360 | 25 | 208 | 117 | 6 |
| 2004 | 580 | 233 | 347 | \$94,393,306 | \$405,121 | | 827 | 368 | 30 | 223 | 93 | 11 |
| 2005 | 573 | 224 | 349 | \$98,452,547 | \$439,789 | | 815 | 346 | 48 | 190 | 108 | 13 |
| 2006 | 673 | 221 | 452 | \$88,647,272 | \$401,119 | | 972 | 476 | 64 | 174 | 119 | 8 |
| 2007 | 720 | 305 | 416 | \$93,488,618 | \$306,520 | | 1,031 | 560 | 49 | 231 | 164 | 16 |
| 2008 | 563 | 248 | 317 | \$91,572,036 | \$369,242 | | 903 | 507 | 62 | 165 | 194 | 5 |
| 2009 | 503 | 230 | 273 | \$101,638,697 | \$441,907 | | 749 | 428 | 65 | 152 | 155 | 6 |
| 2010 | 500 | 205 | 295 | \$67,638,806 | \$329,945 | | 736 | 408 | 35 | 138 | 143 | 3 |

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least on *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

| Closed Occurrences With At Least One Payment Made on Behalf of a Physician Defendant 1990-2009** | | | | | | | | | | | | |
|---|-------|------|--------|-----------------|---------------------------------------|------------|----------------------|--|------------|----------------------|-----------|--|
| Occurrences* | | | | | Defendants | | | Defendants With Payment Made On Their Behalf | | | | |
| Year Closed | Total | Paid | Unpaid | Total Indemnity | Average Indemnity Per Occurrence Paid | Physicians | Institutions & Corps | All Other | Physicians | Institutions & Corps | All Other | |
| 1990 | 231 | 231 | N/A | \$28,869,126 | \$124,975 | 356 | 56 | 6 | 280 | 32 | 3 | |
| 1991 | 243 | 243 | N/A | \$52,361,864 | \$215,481 | 392 | 82 | 16 | 296 | 40 | 13 | |
| 1992 | 208 | 208 | N/A | \$47,919,874 | \$230,384 | 315 | 116 | 7 | 245 | 52 | | |
| 1993 | 222 | 222 | N/A | \$62,182,452 | \$280,101 | 332 | 97 | 17 | 264 | 41 | 6 | |
| 1994 | 223 | 223 | N/A | \$48,361,653 | \$216,868 | 323 | 113 | 14 | 249 | 39 | 5 | |
| 1995 | 255 | 255 | N/A | \$55,839,056 | \$218,977 | 358 | 116 | 17 | 291 | 56 | 8 | |
| 1996 | 243 | 243 | N/A | \$61,040,176 | \$251,194 | 347 | 114 | 24 | 267 | 39 | 14 | |
| 1997 | 177 | 177 | N/A | \$56,442,443 | \$318,884 | 242 | 96 | 5 | 198 | 37 | 2 | |
| 1998 | 124 | 124 | N/A | \$32,810,745 | \$264,603 | 170 | 73 | 2 | 135 | 26 | | |
| 1999 | 193 | 193 | N/A | \$44,795,963 | \$232,103 | 256 | 91 | 7 | 211 | 36 | 3 | |
| 2000 | 184 | 184 | N/A | \$59,972,903 | \$325,940 | 255 | 100 | 12 | 207 | 41 | 2 | |
| 2001 | 169 | 169 | N/A | \$54,448,389 | \$322,180 | 245 | 113 | 9 | 199 | 54 | 7 | |
| 2002 | 179 | 179 | N/A | \$54,534,344 | \$304,661 | 253 | 104 | 8 | 203 | 38 | 6 | |
| 2003 | 188 | 188 | N/A | \$66,195,298 | \$352,103 | 282 | 147 | 12 | 208 | 60 | 3 | |
| 2004 | 192 | 192 | N/A | \$87,623,411 | \$456,372 | 302 | 139 | 8 | 223 | 51 | 5 | |
| 2005 | 172 | 172 | N/A | \$85,550,517 | \$497,387 | 261 | 134 | 15 | 190 | 56 | 8 | |
| 2006 | 153 | 153 | N/A | \$65,078,400 | \$425,349 | 250 | 136 | 5 | 174 | 47 | 3 | |
| 2007 | 206 | 206 | N/A | \$69,799,826 | \$338,834 | 320 | 153 | 21 | 231 | 56 | 13 | |
| 2008 | 148 | 148 | N/A | \$70,493,643 | \$476,308 | 255 | 127 | 13 | 165 | 59 | 3 | |
| 2009 | 146 | 146 | N/A | \$70,270,302 | \$481,303 | 217 | 133 | 8 | 155 | 65 | 3 | |
| 2010 | 126 | 126 | N/A | \$49,092,262 | \$389,621 | 209 | 112 | 8 | 138 | 54 | 1 | |

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least on *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

| Closed Occurrences With At Least One Institutional Defendant (Including Nursing Homes, Hospitals, Clinics and Group Practices) 1990-2009** | | | | | | | | | | | | |
|--|-------|--------------|---------------|-----------|-----------------|---------------------------------------|------------|----------------------|-----------|--|----------------------|-----------|
| | | Occurrences* | | | | | Defendants | | | Defendants With Payment Made On Their Behalf | | |
| Year Closed | Total | Paid | Unpaid | Indemnity | Total Indemnity | Average Indemnity Per Paid Occurrence | Physicians | Institutions & Corps | All Other | Physicians | Institutions & Corps | All Other |
| 1990 | 422 | 201 | \$25,487,622 | \$172 | \$172 | 433 | 8 | 65 | 182 | 2 | 422 | 201 |
| 1991 | 469 | 223 | \$47,915,412 | \$282 | \$282 | 497 | 24 | 89 | 198 | 9 | 469 | 223 |
| 1992 | 595 | 258 | \$49,204,109 | \$428 | \$428 | 653 | 25 | 116 | 223 | 4 | 595 | 258 |
| 1993 | 584 | 246 | \$69,604,585 | \$354 | \$354 | 645 | 26 | 100 | 217 | 4 | 584 | 246 |
| 1994 | 525 | 272 | \$44,823,204 | \$402 | \$402 | 597 | 32 | 104 | 221 | 10 | 525 | 272 |
| 1995 | 609 | 290 | \$53,592,444 | \$425 | \$425 | 686 | 28 | 106 | 260 | 11 | 609 | 290 |
| 1996 | 618 | 308 | \$63,014,898 | \$440 | \$440 | 696 | 36 | 105 | 257 | 14 | 618 | 308 |
| 1997 | 555 | 262 | \$66,906,512 | \$382 | \$382 | 654 | 26 | 89 | 249 | 8 | 555 | 262 |
| 1998 | 536 | 265 | \$57,213,820 | \$339 | \$339 | 612 | 25 | 64 | 247 | 4 | 536 | 265 |
| 1999 | 598 | 306 | \$51,996,974 | \$332 | \$332 | 674 | 19 | 85 | 284 | 4 | 598 | 306 |
| 2000 | 569 | 241 | \$78,443,851 | \$382 | \$382 | 664 | 21 | 88 | 220 | 2 | 569 | 241 |
| 2001 | 541 | 264 | \$65,191,841 | \$320 | \$320 | 648 | 28 | 102 | 243 | 11 | 541 | 264 |
| 2002 | 579 | 306 | \$83,368,579 | \$358 | \$358 | 677 | 16 | 90 | 274 | 6 | 579 | 306 |
| 2003 | 623 | 326 | \$93,081,105 | \$382 | \$382 | 756 | 28 | 114 | 300 | 9 | 623 | 326 |
| 2004 | 620 | 301 | \$103,970,247 | \$436 | \$436 | 755 | 33 | 125 | 254 | 14 | 620 | 301 |
| 2005 | 584 | 273 | \$106,691,286 | \$433 | \$433 | 684 | 37 | 107 | 244 | 11 | 584 | 273 |
| 2006 | 719 | 324 | \$99,070,111 | \$571 | \$571 | 872 | 59 | 102 | 284 | 13 | 719 | 324 |
| 2007 | 851 | 431 | \$102,337,959 | \$654 | \$654 | 1024 | 49 | 128 | 390 | 15 | 851 | 431 |
| 2008 | 670 | 361 | \$103,009,137 | \$590 | \$590 | 876 | 48 | 95 | 389 | 4 | 670 | 361 |
| 2009 | 638 | 307 | \$104,938,486 | \$505 | \$505 | 783 | 46 | 98 | 288 | 7 | 638 | 307 |
| 2010 | 629 | 328 | \$83,000,804 | \$488 | \$488 | 759 | 43 | 82 | 321 | 5 | 629 | 328 |

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

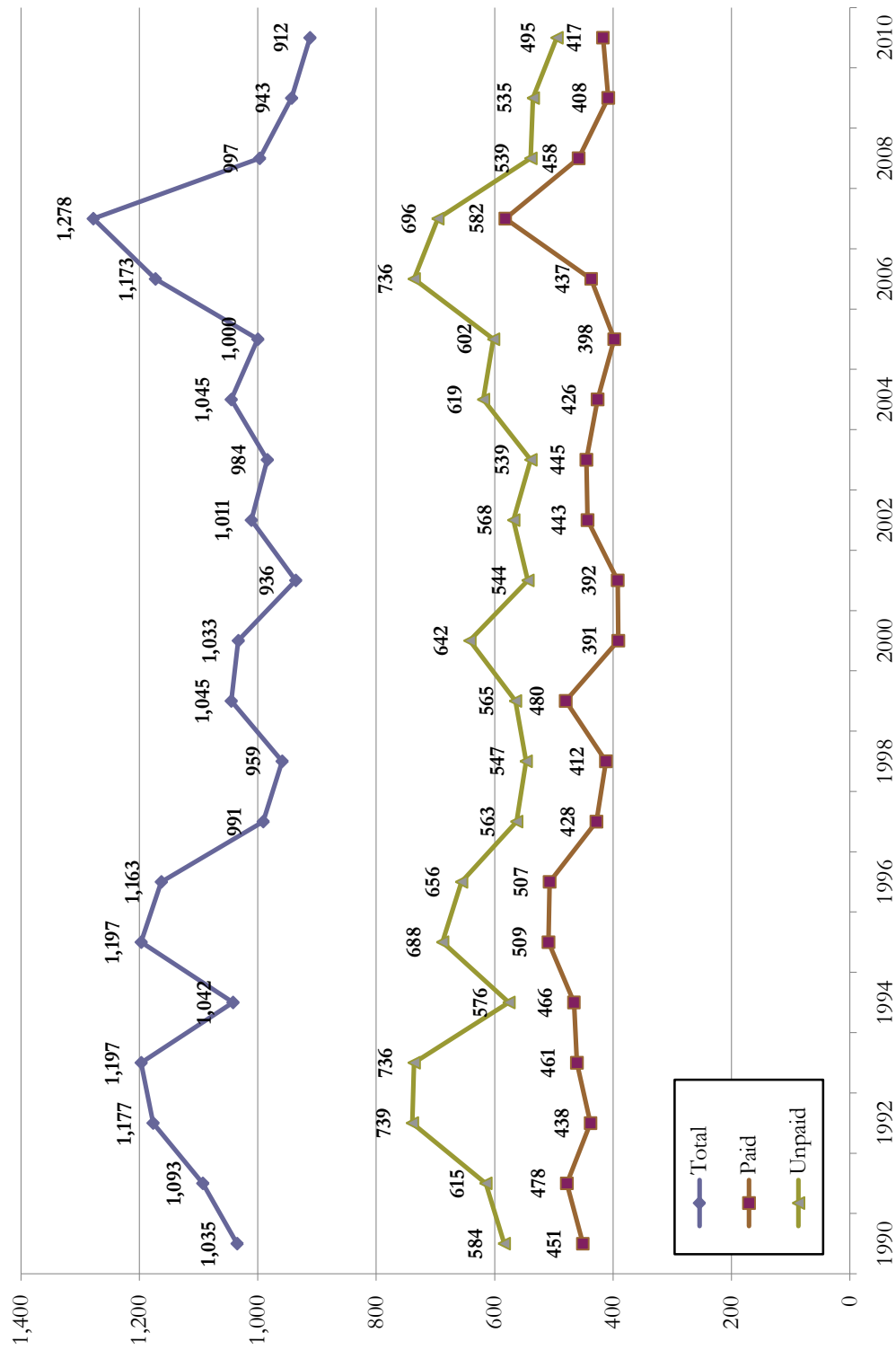
**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least on *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

| Closed Occurrences With At Least One Institutional Defendant With Payment Made on Their Behalf (Including Nursing Homes, Hospitals, Clinics and Group Practices) 1990-2009** | | | | | | | | | | | | |
|--|-------|------|-------------|-----------|-----------------|---------------------------------------|------------|-----------------------|-----------|--|-----------------------|-------------|
| Occurrences* | | | | | | | Defendants | | | Defendants With Payment Made On Their Behalf | | |
| Year Closed | Total | Paid | Unpaid | Indemnity | Total Indemnity | Average Indemnity Per Paid Occurrence | Physicians | Institution s & Corps | All Other | Physicians | Institution s & Corps | All Other |
| 1990 | 179 | 179 | \$22,413,66 | 71 | 71 | 187 | 2 | 39 | 182 | 179 | 179 | \$22,413,66 |
| 1991 | 189 | 189 | \$41,628,19 | 116 | 116 | 202 | 12 | 53 | 198 | 189 | 189 | \$41,628,19 |
| 1992 | 213 | 213 | \$41,924,50 | 151 | 151 | 243 | 11 | 62 | 223 | 213 | 213 | \$41,924,50 |
| 1993 | 203 | 203 | \$56,884,79 | 126 | 126 | 237 | 15 | 54 | 217 | 203 | 203 | \$56,884,79 |
| 1994 | 212 | 212 | \$33,793,94 | 105 | 105 | 254 | 20 | 42 | 221 | 212 | 212 | \$33,793,94 |
| 1995 | 243 | 243 | \$43,593,64 | 142 | 142 | 287 | 15 | 55 | 260 | 243 | 243 | \$43,593,64 |
| 1996 | 247 | 247 | \$49,173,53 | 159 | 159 | 284 | 15 | 44 | 257 | 247 | 247 | \$49,173,53 |
| 1997 | 218 | 218 | \$53,947,51 | 137 | 137 | 276 | 8 | 40 | 249 | 218 | 218 | \$53,947,51 |
| 1998 | 228 | 228 | \$49,747,58 | 117 | 117 | 266 | 11 | 25 | 247 | 228 | 228 | \$49,747,58 |
| 1999 | 263 | 263 | \$45,875,91 | 116 | 116 | 314 | 10 | 36 | 284 | 263 | 263 | \$45,875,91 |
| 2000 | 200 | 200 | \$67,691,80 | 130 | 130 | 252 | 10 | 43 | 220 | 200 | 200 | \$67,691,80 |
| 2001 | 227 | 227 | \$55,454,19 | 110 | 110 | 285 | 13 | 64 | 243 | 227 | 227 | \$55,454,19 |
| 2002 | 257 | 257 | \$70,385,21 | 123 | 123 | 304 | 7 | 37 | 274 | 257 | 257 | \$70,385,21 |
| 2003 | 273 | 273 | \$80,285,66 | 163 | 163 | 351 | 8 | 57 | 300 | 273 | 273 | \$80,285,66 |
| 2004 | 237 | 237 | \$82,466,04 | 138 | 138 | 305 | 8 | 58 | 254 | 237 | 237 | \$82,466,04 |
| 2005 | 227 | 227 | \$89,088,27 | 163 | 163 | 286 | 15 | 56 | 244 | 227 | 227 | \$89,088,27 |
| 2006 | 269 | 269 | \$83,524,47 | 195 | 195 | 356 | 38 | 46 | 284 | 269 | 269 | \$83,524,47 |
| 2007 | 368 | 368 | \$88,013,18 | 242 | 242 | 455 | 18 | 60 | 390 | 368 | 368 | \$88,013,18 |
| 2008 | 328 | 328 | \$90,439,79 | 263 | 263 | 462 | 20 | 58 | 389 | 328 | 328 | \$90,439,79 |
| 2009 | 268 | 268 | \$95,112,34 | 228 | 228 | 353 | 26 | 60 | 288 | 268 | 268 | \$95,112,34 |
| 2010 | 300 | 300 | \$72,445,21 | 211 | 211 | 371 | 20 | 51 | 321 | 300 | 300 | \$72,445,21 |

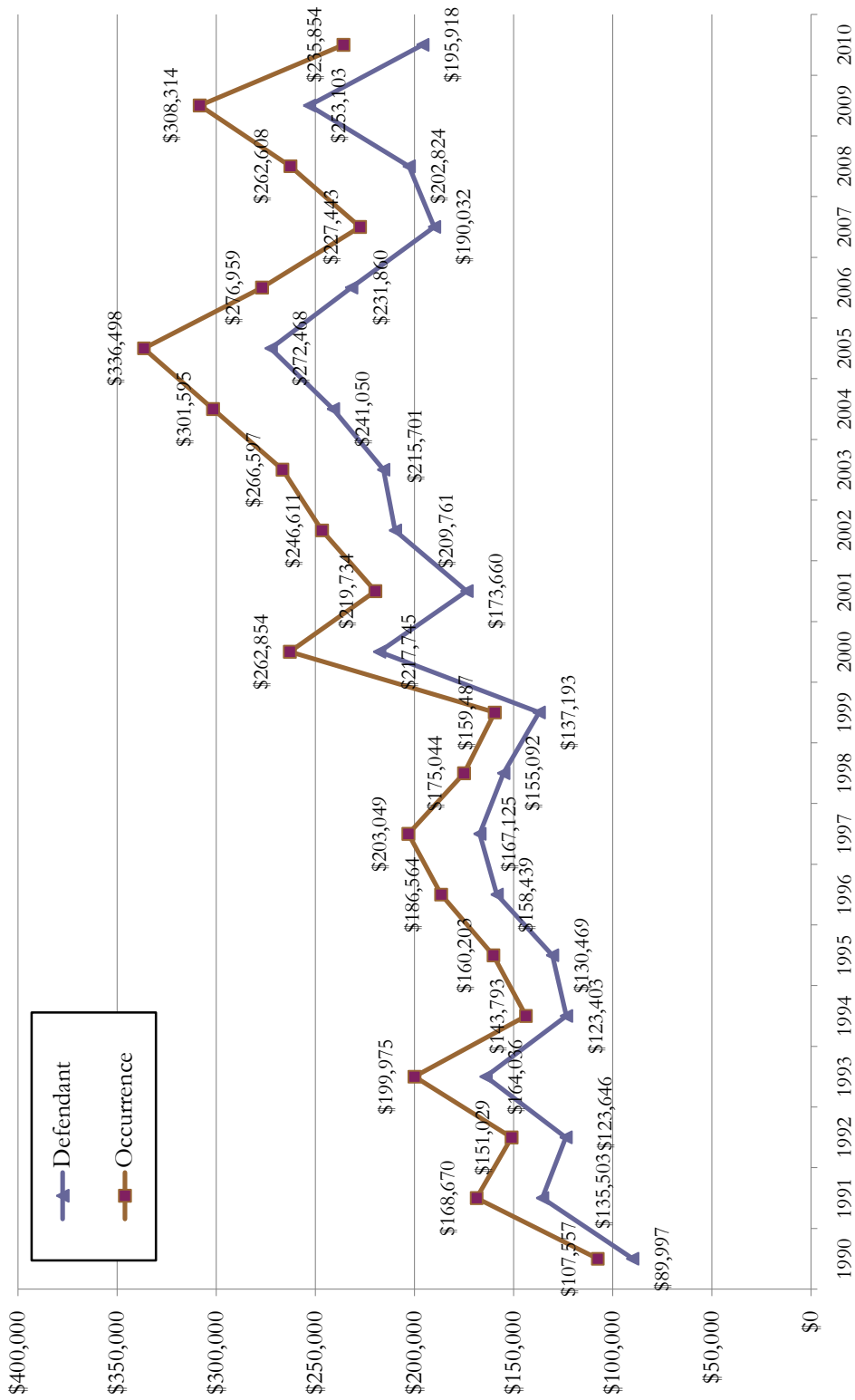
*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least on *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

Closed Occurrences - All Medical Providers



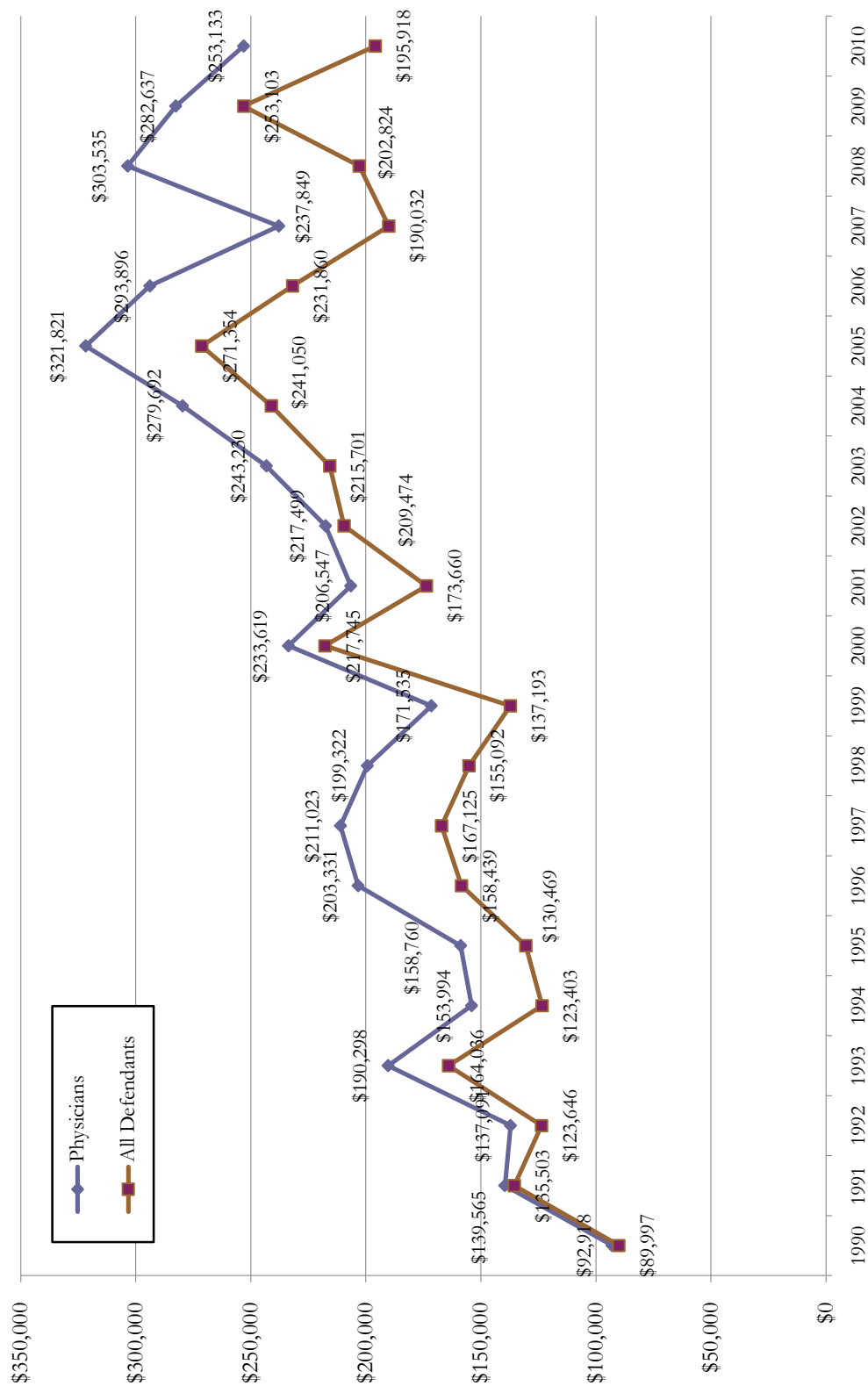
Average Indemnity



| Number of Defendants 1990-2010* | | | | | | | | | | |
|-------------------------------------|------------------|--------------------------|----------------------|--|--------------------------|----------------------|---|--------------------------|----------------------|--|
| Year Occurrence Was Closed | Physicians | | | Institutions (Including Nursing Homes, Hospitals, Clinics and Group Practices) | | | All Other (Nurses, Pharmacists, etc) | | | Total |
| | Defs. Payment | Defs. With Payment | Average Indemnity | Defs. Payment | Defs. With Payment | Average Indemnity | Defs. Payment | Defs. With Payment | Average Indemnity | Defs. Payment Average Indemnity |
| 1990 | 830 | 280 | \$92,918 | 433 | 182 | \$108,079 | 161 | 77 | \$36,633 | 1,424 539 \$89,997 |
| 1991 | 929 | 296 | \$139,565 | 497 | 198 | \$169,883 | 222 | 101 | \$56,198 | 1,648 595 \$135,503 |
| 1992 | 933 | 245 | \$137,091 | 653 | 223 | \$136,548 | 197 | 67 | \$31,541 | 1,783 535 \$123,646 |
| 1993 | 907 | 264 | \$190,298 | 645 | 217 | \$181,744 | 226 | 81 | \$31,005 | 1,778 562 \$164,036 |
| 1994 | 888 | 249 | \$153,994 | 597 | 221 | \$107,342 | 171 | 73 | \$67,679 | 1,656 543 \$123,403 |
| 1995 | 998 | 291 | \$158,760 | 686 | 260 | \$120,758 | 169 | 74 | \$53,340 | 1,853 625 \$130,469 |
| 1996 | 957 | 267 | \$203,331 | 696 | 257 | \$145,242 | 200 | 73 | \$40,705 | 1,853 597 \$158,439 |
| 1997 | 755 | 198 | \$211,023 | 654 | 249 | \$173,360 | 164 | 73 | \$26,795 | 1,573 520 \$167,125 |
| 1998 | 693 | 135 | \$199,322 | 612 | 247 | \$172,262 | 181 | 83 | \$32,059 | 1,486 465 \$155,092 |
| 1999 | 709 | 211 | \$171,535 | 674 | 284 | \$133,314 | 155 | 63 | \$39,663 | 1,538 558 \$137,193 |
| 2000 | 791 | 207 | \$233,619 | 664 | 220 | \$240,059 | 158 | 45 | \$35,639 | 1,613 472 \$217,745 |
| 2001 | 686 | 199 | \$206,547 | 648 | 243 | \$171,176 | 141 | 54 | \$63,647 | 1,475 496 \$173,660 |
| 2002 | 762 | 203 | \$217,499 | 677 | 274 | \$225,052 | 132 | 45 | \$78,421 | 1,571 522 \$209,474 |
| 2003 | 728 | 208 | \$243,230 | 756 | 300 | \$209,549 | 150 | 42 | \$123,313 | 1,634 550 \$215,701 |
| 2004 | 827 | 223 | \$279,692 | 755 | 254 | \$246,665 | 176 | 56 | \$61,698 | 1,758 533 \$241,050 |
| 2005 | 815 | 190 | \$321,821 | 684 | 244 | \$269,831 | 184 | 60 | \$117,736 | 1,683 494 \$271,354 |
| 2006 | 972 | 174 | \$293,896 | 872 | 284 | \$220,593 | 229 | 64 | \$113,196 | 2,073 522 \$231,860 |
| 2007 | 1,031 | 231 | \$237,849 | 1,024 | 390 | \$180,703 | 194 | 76 | \$92,565 | 2,249 697 \$190,032 |
| 2008 | 903 | 165 | \$303,535 | 876 | 389 | \$170,095 | 186 | 39 | \$103,187 | 1,965 593 \$202,824 |
| 2009 | 749 | 155 | \$282,637 | 783 | 288 | \$269,495 | 192 | 54 | \$80,904 | 1,724 497 \$253,103 |
| 2010 | 736 | 138 | \$253,133 | 759 | 321 | \$190,087 | 146 | 43 | \$55,827 | 1,641 502 \$195,918 |

*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against individual practitioner was closed in an earlier year.

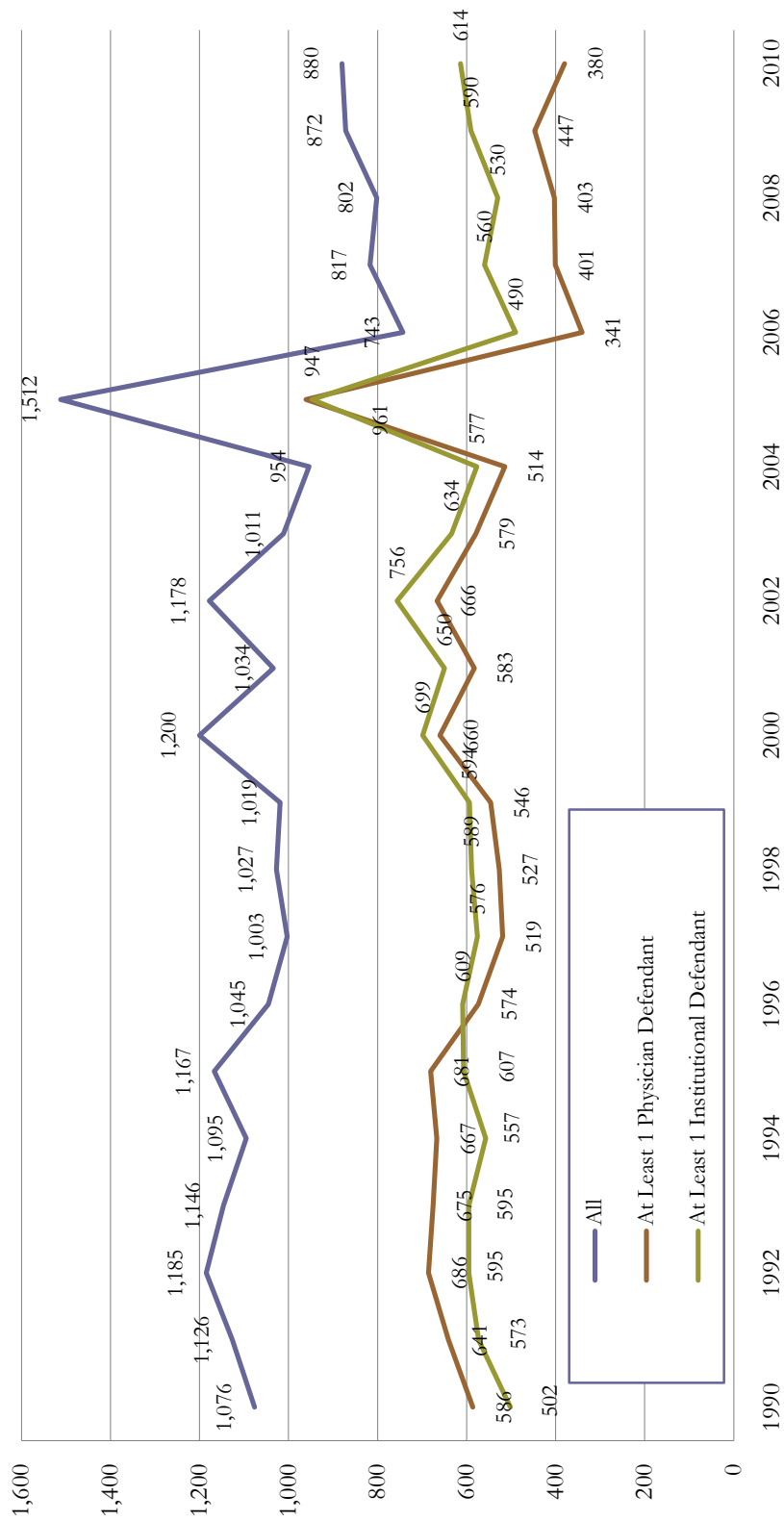
Average Indemnity Per Defendant



| Occurrences Reported and Associated Number of Defendants* | | | | | |
|--|-----------------------------|-----------------------------|---------------------------------|-----------------------------|-------------------------|
| Year | Occurrences Reported | Physician Defendants | Institutional Defendants | All Other Defendants | Total Defendants |
| 1990 | 1,076 | 802 | 556 | 243 | 1,601 |
| 1991 | 1,126 | 911 | 645 | 192 | 1,748 |
| 1992 | 1,185 | 906 | 679 | 197 | 1,782 |
| 1993 | 1,146 | 943 | 676 | 185 | 1,804 |
| 1994 | 1,095 | 906 | 635 | 163 | 1,704 |
| 1995 | 1,167 | 942 | 710 | 187 | 1,839 |
| 1996 | 1,045 | 785 | 708 | 139 | 1,632 |
| 1997 | 1,003 | 707 | 658 | 166 | 1,531 |
| 1998 | 1,027 | 718 | 720 | 164 | 1,602 |
| 1999 | 1,019 | 735 | 708 | 171 | 1,614 |
| 2000 | 1,200 | 947 | 880 | 158 | 1,985 |
| 2001 | 1,034 | 822 | 797 | 172 | 1,791 |
| 2002 | 1,178 | 971 | 939 | 176 | 2,086 |
| 2003 | 1,011 | 807 | 779 | 186 | 1,772 |
| 2004 | 954 | 760 | 699 | 216 | 1,675 |
| 2005 | 1,512 | 1,485 | 1,197 | 257 | 2,939 |
| 2006 | 743 | 519 | 546 | 145 | 1,210 |
| 2007 | 817 | 603 | 646 | 160 | 1,408 |
| 2008 | 802 | 545 | 608 | 158 | 1,312 |
| 2009 | 872 | 640 | 687 | 145 | 1,472 |
| 2010 | 880 | 540 | 703 | 176 | 1,419 |

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

Occurrences Reported



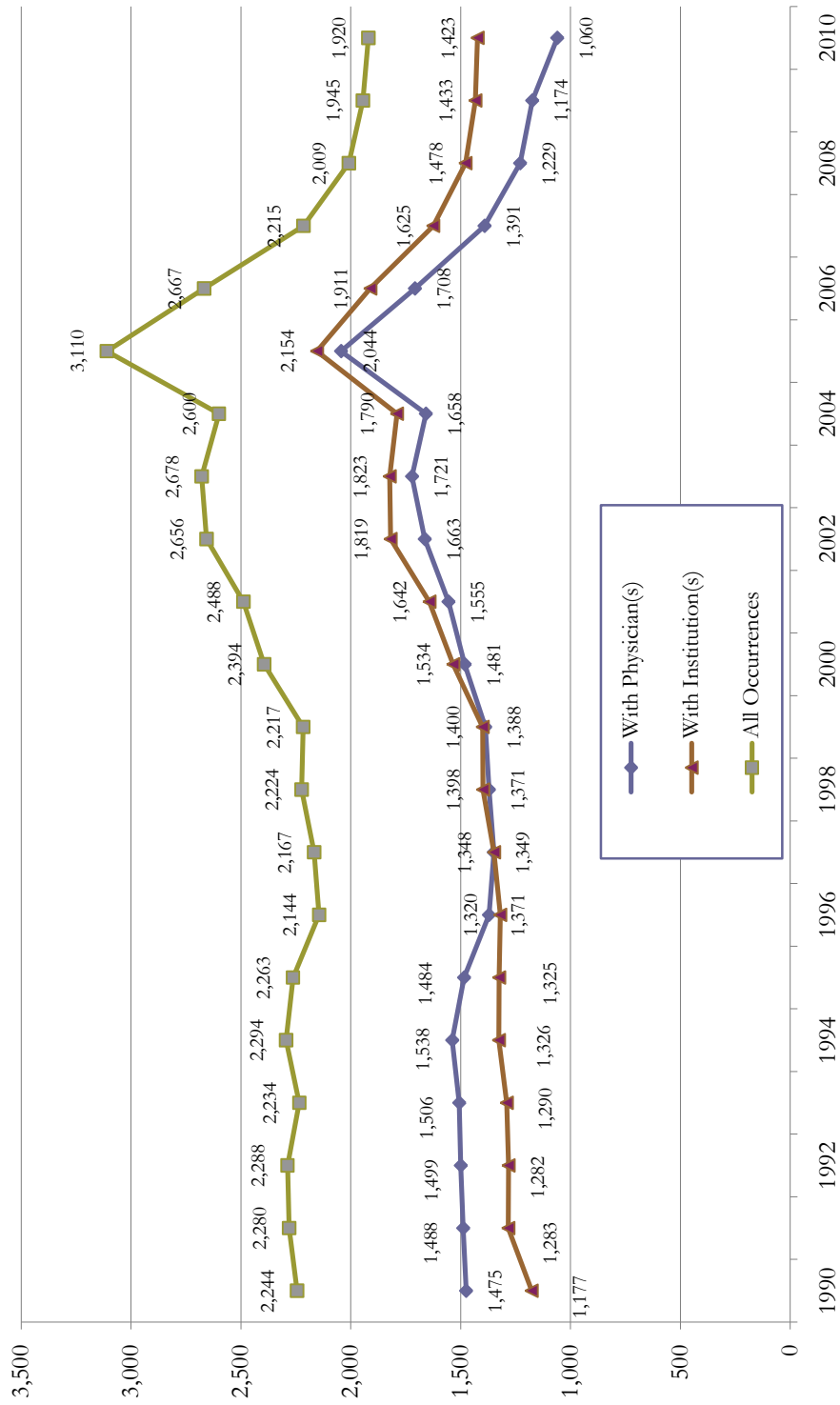
| Occurrences Reported and Associated Number of Defendants At Least One Physician Defendant* | | | | | |
|---|-------------------------|-------------------------|-----------------------------|-------------------------|---------------------|
| Year | Occurrences Reported | Physician Defendants | Institutional Defendants | All Other Defendants | Total Defendants |
| 1990 | 586 | 802 | 235 | 27 | 1,064 |
| 1991 | 641 | 911 | 284 | 34 | 1,229 |
| 1992 | 686 | 906 | 312 | 23 | 1,241 |
| 1993 | 675 | 943 | 323 | 24 | 1,290 |
| 1994 | 667 | 906 | 303 | 24 | 1,233 |
| 1995 | 681 | 942 | 319 | 31 | 1,292 |
| 1996 | 574 | 785 | 315 | 11 | 1,111 |
| 1997 | 519 | 707 | 269 | 21 | 997 |
| 1998 | 527 | 718 | 318 | 14 | 1,050 |
| 1999 | 546 | 735 | 314 | 39 | 1,088 |
| 2000 | 660 | 947 | 393 | 25 | 1,365 |
| 2001 | 583 | 822 | 417 | 41 | 1,280 |
| 2002 | 666 | 971 | 490 | 42 | 1,503 |
| 2003 | 579 | 807 | 438 | 55 | 1,300 |
| 2004 | 514 | 760 | 374 | 59 | 1,193 |
| 2005 | 961 | 1,485 | 735 | 95 | 2,315 |
| 2006 | 341 | 519 | 224 | 38 | 781 |
| 2007 | 401 | 602 | 308 | 51 | 961 |
| 2008 | 403 | 546 | 275 | 43 | 864 |
| 2009 | 447 | 640 | 335 | 33 | 1,008 |
| 2010 | 380 | 540 | 279 | 57 | 876 |

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

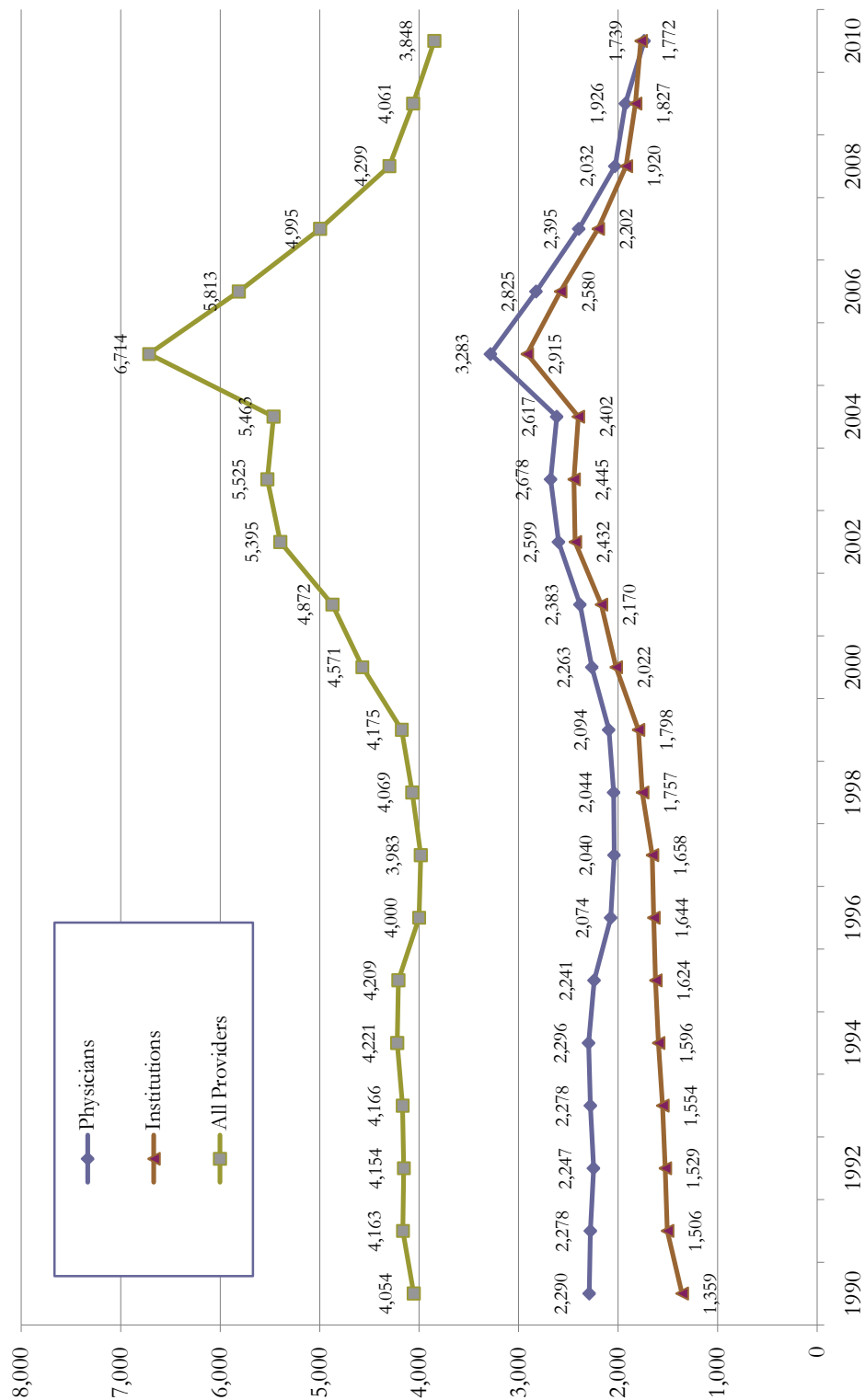
| Occurrences Reported and Associated Number of Defendants At Least One Institutional Defendant* | | | | | |
|---|-------------------------|-------------------------|-----------------------------|-------------------------|---------------------|
| Year | Occurrences Reported | Physician Defendants | Institutional Defendants | All Other Defendants | Total Defendants |
| 1990 | 502 | 301 | 556 | 34 | 891 |
| 1991 | 573 | 396 | 645 | 22 | 1,063 |
| 1992 | 595 | 392 | 679 | 22 | 1,093 |
| 1993 | 595 | 444 | 676 | 25 | 1,145 |
| 1994 | 557 | 398 | 635 | 26 | 1,059 |
| 1995 | 607 | 415 | 710 | 34 | 1,159 |
| 1996 | 609 | 398 | 708 | 24 | 1,130 |
| 1997 | 576 | 332 | 658 | 28 | 1,018 |
| 1998 | 589 | 352 | 720 | 17 | 1,089 |
| 1999 | 594 | 370 | 708 | 35 | 1,113 |
| 2000 | 699 | 470 | 880 | 29 | 1,379 |
| 2001 | 650 | 467 | 797 | 28 | 1,292 |
| 2002 | 756 | 589 | 939 | 47 | 1,575 |
| 2003 | 634 | 473 | 779 | 55 | 1,307 |
| 2004 | 577 | 443 | 699 | 60 | 1,202 |
| 2005 | 947 | 931 | 1,197 | 74 | 2,202 |
| 2006 | 490 | 292 | 546 | 31 | 869 |
| 2007 | 560 | 382 | 646 | 42 | 1,070 |
| 2008 | 530 | 313 | 608 | 34 | 955 |
| 2009 | 590 | 403 | 687 | 33 | 1,123 |
| 2010 | 614 | 332 | 703 | 41 | 1,076 |

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

Number of Occurrences Open At Year End



Number of Defendants With Outstanding Claims



Nature and Substance of Allegations and Outcomes

Recently, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond the knowledge obtained from the mere fact that a claim has been filed.

As part of data enhancements, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As of 2011, over 15,000 records have been manually reviewed and allegation and outcome codes were derived from the written narratives that accompany each claim that is filed with the DIFP. In addition, new classifications were developed to capture greater information about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the figures presented in the following tables are not intended to be an absolute accounted of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date for the filing on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

| Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | | | |
|---|--------------|------------------|---------------------------------------|---------------|-------------------------|--------------------------------------|
| Category | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Defendants | Defendants With Payment | Average Indemnity Per Paid Defendant |
| Diagnosis | 1,568 | 725 | \$388,853 | 3,545 | 1,018 | \$276,933 |
| Anesthesia | 126 | 57 | \$357,473 | 248 | 86 | \$236,930 |
| Surgery | 2,742 | 1,206 | \$276,727 | 5,216 | 1,541 | \$216,569 |
| Medication | 850 | 338 | \$181,195 | 1,324 | 401 | \$152,728 |
| IV & Blood Products | 145 | 80 | \$86,809 | 207 | 86 | \$80,752 |
| Pregnancy & childbirth | 549 | 269 | \$704,498 | 1,096 | 380 | \$498,711 |
| Treatment | 1,597 | 642 | \$215,497 | 2,705 | 754 | \$183,487 |
| Other / miscellaneous | 955 | 488 | \$119,132 | 1,271 | 519 | \$112,016 |
| Total Known | 8,532 | 3,805 | \$286,520 | 15,612 | 4,785 | \$227,839 |
| Unknown | 301 | 82 | \$177,046 | 406 | 83 | \$174,913 |
| Total | 8,833 | 3,887 | \$284,211 | 16,018 | 4,868 | \$226,937 |

| Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2002-2010 Column Percents | | | | | |
|--|-------------|------------------|-----------------|-------------|-----------------------------------|
| Category | Occurrences | Paid Occurrences | Total Indemnity | Defendants | Defendants With Indemnity Payment |
| Diagnosis | 18.4% | 19.1% | 25.9% | 22.7% | 21.3% |
| Anesthesia | 1.5% | 1.5% | 1.9% | 1.6% | 1.8% |
| Surgery | 32.1% | 31.7% | 30.6% | 33.4% | 32.2% |
| Medication | 10.0% | 8.9% | 5.6% | 8.5% | 8.4% |
| IV & Blood Products | 1.7% | 2.1% | 0.6% | 1.3% | 1.8% |
| Pregnancy & childbirth | 6.4% | 7.1% | 17.4% | 7.0% | 7.9% |
| Treatment | 18.7% | 16.9% | 12.7% | 17.3% | 15.8% |
| Other / miscellaneous | 11.2% | 12.8% | 5.3% | 8.1% | 10.8% |
| Total | 100% | 100% | 100% | 100% | 100% |

| Allegations by Category, 2002-2010 | | | | |
|--|-------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Diagnostic Related (by Initial Condition) - Infectious Conditions | | | | |
| Myocardial infarction | 1 | | | 9.0 |
| Integumentary system (skin, hair, nails etc) | 3 | 1 | \$700,000 | 5.0 |
| Auditory condition | 3 | | | 5.7 |
| Meningitis, encephalitis, or other neurological infection | 1 | | | 7.0 |
| Other or unknown nervous system disorders | 23 | 18 | \$1,167,330 | 8.0 |
| Spine / spinal cord disorder | 10 | 5 | \$1,013,667 | 7.0 |
| Musculoskeletal disorder order- excluding spine | 4 | 3 | \$185,000 | 5.5 |
| Blood and immune disorders | 1 | | | 6.0 |
| Respiratory infections | 33 | 18 | \$260,694 | 7.0 |
| Digestive disorders | 13 | 4 | \$77,875 | 5.4 |
| Diseases of the genitourinary system | 4 | 2 | \$96,250 | 6.3 |
| Diseases of the reproductive system | 4 | 3 | \$156,315 | 6.0 |
| Other respiratory distress | 1 | 1 | \$75,000 | 9.0 |
| Gangrene or other necrotizing condition | 1 | 1 | \$733,000 | 9.0 |
| Staph infection | 1 | 1 | \$1,155,850 | 9.0 |
| Other infection | 1 | 1 | \$600,000 | 9.0 |
| Septic condition | 7 | 4 | \$591,250 | 7.3 |
| Unknown infection | 29 | 15 | \$222,078 | 6.6 |
| Diagnostic Related (by Initial Condition) - Non-Infectious Conditions | | | | |
| Hematoma / aneurysm | 29 | 18 | \$406,935 | 8.0 |
| Embolism/ thrombosis | 39 | 22 | \$279,048 | 7.6 |
| Ischemia / vascular deficiency | 18 | 10 | \$614,000 | 7.2 |
| Hypoxia | 1 | 1 | \$150,000 | 6.0 |
| Myocardial infarction | 51 | 23 | \$464,639 | 8.2 |
| Stroke | 42 | 21 | \$571,452 | 6.3 |
| Integumentary system - skin, hair, nails etc | 1 | 1 | \$125,000 | 4.0 |
| Auditory condition | 2 | 1 | \$45,000 | 4.0 |
| Visual condition | 13 | 9 | \$552,344 | 6.4 |
| Other or unknown nervous system disorders | 23 | 7 | \$433,221 | 6.1 |
| Spine / spinal cord disorder | 31 | 14 | \$564,381 | 5.9 |
| Musculoskeletal disorder order- excluding spine | 9 | 3 | \$38,333 | 3.3 |
| Compartment syndrome | 6 | 5 | \$107,000 | 5.2 |
| Cancer – oral | 12 | 2 | \$120,000 | 7.6 |
| Cancer - digestive tract | 52 | 24 | \$438,319 | 7.3 |
| Cancer - respiratory tract | 66 | 28 | \$331,578 | 8.1 |
| Cancer - bone and cartilage | 19 | 11 | \$386,943 | 7.3 |
| Cancer – skin | 27 | 10 | \$409,000 | 6.4 |
| Cancer - mesothelial and soft tissue | 1 | | | 9.0 |
| Cancer - breast | 80 | 30 | \$462,097 | 7.6 |
| Cancer - reproductive organs | 28 | 14 | \$388,383 | 7.8 |
| Cancer - kidney, bladder and related | 19 | 11 | \$285,628 | 6.9 |
| Cancer - central nervous system | 6 | 4 | \$262,675 | 7.7 |
| Cancer - Thyroid and other endocrine glands | 19 | 9 | \$375,647 | 6.8 |

| Allegations by Category, 2002-2010 | | | | |
|---|--------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Cancer - Hodgkins, lymphoma, and related | 8 | 2 | \$631,750 | 7.9 |
| Cancer - unknown type | 25 | 10 | \$265,263 | 6.5 |
| Cancer - ill defined | 1 | 1 | \$35,000 | 6.0 |
| Unknown or benign neoplasms | 34 | 15 | \$370,200 | 5.8 |
| Blood and immune disorders | 12 | 8 | \$660,208 | 7.3 |
| Diabetes | 13 | 8 | \$357,913 | 7.2 |
| Endocrine, nutritional, and metabolic disorders | 19 | 13 | \$353,795 | 7.4 |
| Respiratory infections | 1 | 1 | \$85,000 | 9.0 |
| Other respiratory conditions | 6 | 3 | \$683,323 | 7.5 |
| Digestive disorders | 131 | 64 | \$363,605 | 5.9 |
| Diseases of the genitourinary system | 21 | 11 | \$431,136 | 6.4 |
| Diseases of the reproductive system | 16 | 8 | \$287,656 | 5.2 |
| Not applicable, no allegation of medical injury | 1 | 1 | \$625,000 | 9.0 |
| Poison, exposure to toxin | 6 | 2 | \$80,000 | 6.2 |
| Other respiratory distress | 2 | 1 | \$659,107 | 8.0 |
| Healthy patient misdiagnosed with condition | 31 | 12 | \$127,045 | 3.1 |
| Development of gangrene or other necrotizing condition | 1 | 1 | \$17,000 | 5.0 |
| Staph infection contracted during care | 1 | | | 9.0 |
| Other infection contracted during care | 1 | 1 | \$140,000 | 5.0 |
| Development of septic condition during care | 1 | | | 9.0 |
| Trauma – fracture | 125 | 40 | \$116,597 | 3.7 |
| Trauma - dislocation w/out fracture | 3 | 1 | \$450,000 | 3.7 |
| Trauma - Cuts, burns, abrasions | 2 | 1 | \$200,000 | 4.0 |
| Trauma – neurological | 4 | 4 | \$96,604 | 4.3 |
| Trauma – spine | 32 | 14 | \$966,299 | 5.6 |
| Trauma - sprains or other soft tissue injury | 1 | | | 3.0 |
| Trauma - injury to tendons or muscle | 25 | 5 | \$114,000 | 3.9 |
| Trauma - injury to nerves | 1 | | | 5.0 |
| Trauma - injury to internal organs | 42 | 25 | \$420,607 | 7.2 |
| Trauma - details unknown | 3 | 1 | \$170,000 | 3.0 |
| Unknown | 265 | 117 | \$324,104 | 6.9 |
| Subtotal - Diagnostic Related | 1,568 | 725 | \$388,853 | 6.5 |
| Anesthesia Related Allegations | | | | |
| Hematoma / aneurysm - complication of anesthesia | 1 | 1 | \$300,000 | 9.0 |
| Ischemia / vascular deficiency - complication of anesthesia | 3 | 2 | \$921,000 | 5.7 |
| Hypoxia - complication of anesthesia | 6 | 5 | \$296,250 | 7.3 |
| Myocardial infarction - complication of anesthesia | 2 | | | 6.0 |
| Wrong dosage administered | 1 | 1 | \$72,915 | 9.0 |
| Cut, puncture, tear during injection | 2 | 1 | \$690,000 | 5.5 |
| Cut, puncture, tear during other catheterization | 1 | | | 5.0 |
| Endotracheal tube wrongly placed | 2 | 1 | \$175,000 | 3.0 |
| Injury from aspiration | 1 | 1 | \$25,000 | 5.0 |
| Other respiratory distress | 13 | 7 | \$459,528 | 7.4 |
| Anesthetic or intra-operative awareness | 6 | 4 | \$51,257 | 1.3 |

| Allegations by Category, 2002-2010 | | | | |
|--|-------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Other inadequate anesthetization | 15 | 9 | \$522,088 | 5.0 |
| Failure to timely / properly intubate | 11 | 9 | \$685,167 | 7.9 |
| Injury during intubation | 59 | 14 | \$102,699 | 3.6 |
| Injury from equipment malfunction | 2 | 1 | \$35,000 | 6.0 |
| Unknown | 1 | 1 | \$30,000 | 9.0 |
| Subtotal - Anesthesia Related Allegations | 126 | 57 | \$357,473 | 4.9 |
| Surgery Related Allegations | | | | |
| Hematoma / aneurysm (surgically caused) | 23 | 16 | \$645,453 | 6.8 |
| Embolism/ thrombosis (surgically caused) | 45 | 20 | \$275,880 | 7.1 |
| Ischemia / vascular deficiency (surgically caused) | 38 | 15 | \$759,151 | 6.6 |
| Hypoxia (surgically caused) | 13 | 6 | \$766,290 | 7.3 |
| Myocardial infarction (surgically caused) | 40 | 19 | \$497,851 | 8.2 |
| Stroke (surgically caused) | 19 | 7 | \$240,636 | 6.6 |
| Cut, puncture, tear during surgery | 467 | 264 | \$286,097 | 5.2 |
| Cut, puncture, tear during injection | 6 | 2 | \$125,000 | 5.3 |
| Cut, puncture, tear during endoscopic exam | 5 | 1 | \$80,000 | 5.2 |
| Cut, puncture, tear during heart catheterization | 29 | 11 | \$274,979 | 6.9 |
| Cut, puncture, tear during other catheterization | 4 | 1 | \$387,500 | 6.5 |
| Cut, puncture, tear during other medical procedure | 1 | 1 | \$12,500 | 5.0 |
| Foreign body retained - surgery related | 191 | 116 | \$96,677 | 3.9 |
| Foreign body retained - during heart catheterization | 3 | 1 | \$80,000 | 4.0 |
| Inappropriate temperature in local application | 8 | 6 | \$95,665 | 4.1 |
| Contaminated substance taken or injected | 4 | 2 | \$312,500 | 4.5 |
| Failure in suture or ligature | 3 | 1 | \$225,000 | 4.0 |
| Failure to introduce or remove other medical implement | 3 | 1 | \$70,000 | 3.7 |
| Improper placement of prosthetic device | 82 | 29 | \$341,030 | 4.6 |
| Incorrect prosthetic device, or wrong size | 36 | 12 | \$151,896 | 4.2 |
| Improper placement of therapeutic device | 37 | 16 | \$230,527 | 5.6 |
| Incorrect therapeutic device, or wrong size | 4 | 2 | \$338,500 | 5.3 |
| Injury from equipment failure | 15 | 1 | \$1,375 | 4.7 |
| Incorrect blood type | 1 | | | 9.0 |
| Did not consent to procedure | 9 | 4 | \$86,250 | 4.4 |
| Failure to identify or treat compartment syndrome | 15 | 10 | \$499,261 | 6.5 |
| Procedure performed on wrong body part | 66 | 51 | \$194,608 | 4.4 |
| Misset fracture or non-union | 58 | 30 | \$252,710 | 4.4 |
| Sutures, staples, etc improperly placed | 38 | 20 | \$382,038 | 5.1 |
| Other improper closure of surgical site | 72 | 36 | \$378,952 | 5.3 |
| Injury from aspiration | 12 | 5 | \$165,613 | 7.0 |
| Other respiratory distress | 15 | 6 | \$369,333 | 7.5 |
| Development of fistula | 28 | 12 | \$298,592 | 4.6 |
| Treatment did not have intended effect | 273 | 73 | \$152,868 | 4.3 |
| Failure to warn of risks of procedure | 5 | 1 | \$150,000 | 4.2 |
| Allergic reaction to medical materials, excluding | 6 | 2 | \$253,250 | 3.7 |
| Healthy patient misdiagnosed with condition | 1 | 1 | \$200,000 | 5.0 |

| Allegations by Category, 2002-2010 | | | | |
|--|--------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Wrong patient | 2 | 1 | \$122,000 | 5.0 |
| Inappropriate handling of transplantable material | 43 | 40 | \$170,362 | 6.1 |
| Aborted surgery | 10 | 5 | \$100,300 | 3.8 |
| Unnecessary surgery or procedure | 84 | 26 | \$286,538 | 4.5 |
| Pressure ulcers during care | 13 | 6 | \$190,000 | 4.8 |
| Development of gangrene or other necrotizing condition | 13 | 4 | \$450,000 | 5.3 |
| Staph infection contracted during care | 40 | 10 | \$172,710 | 5.0 |
| Other infection contracted during care | 252 | 88 | \$344,135 | 5.4 |
| Development of septic condition during care | 29 | 9 | \$943,227 | 7.3 |
| Excess blood loss during surgery or treatment | 13 | 5 | \$859,277 | 6.9 |
| Postoperative bleeding | 51 | 23 | \$721,201 | 6.9 |
| Other problem with surgical site | 16 | 4 | \$108,125 | 3.7 |
| Other problem in post-surgical care | 5 | | | 4.8 |
| Failed sterilization | 7 | 4 | \$44,000 | 2.3 |
| Accidental or unnecessary sterilization | 6 | | | 5.0 |
| Failure to timely / properly intubate | 4 | 1 | \$100,000 | 6.0 |
| Delay in scheduling surgery | 1 | | | 5.0 |
| Failure to monitor | 4 | 3 | \$379,167 | 8.3 |
| Retained body part | 6 | 1 | \$15,000 | 3.3 |
| G-tube or feeding tube improperly placed or malfunction | 14 | 10 | \$162,300 | 7.4 |
| Failure in follow-up care | 5 | | | 4.4 |
| Physician delay or failure to respond to call | 1 | 1 | \$5,500 | 3.0 |
| Injury from improper operation of equipment | 3 | 2 | \$217,038 | 6.0 |
| Injury from equipment malfunction | 10 | 5 | \$189,004 | 5.8 |
| Injury from patient positioning | 32 | 15 | \$152,484 | 4.2 |
| Other injury during surgery - central nervous system | 14 | 7 | \$694,286 | 6.9 |
| Other injury during surgery - veins or arteries | 1 | 1 | \$202,000 | 9.0 |
| Other injury during surgery - fracture | 7 | 1 | \$35,000 | 4.1 |
| Other injury during surgery - internal organ | 23 | 7 | \$185,675 | 5.2 |
| Other injury during surgery - non-fracture musculoskeletal | 2 | | | 5.0 |
| Other injury during surgery - nerve injury | 61 | 16 | \$186,143 | 4.8 |
| Other injury during surgery - peripheral nervous system | 8 | 4 | \$266,868 | 5.5 |
| Other injury during surgery - impaired vision | 10 | 5 | \$257,500 | 5.1 |
| Other surgical injury - morphology problem / disfigurement | 2 | | | 4.5 |
| Other injury incidental to medical procedure - Unknown outcome | 23 | 11 | \$189,500 | 4.4 |
| Other injury unrelated to medical treatment | 1 | 1 | \$41,577 | 4.0 |
| Nonadministration of necessary care or other omission | 11 | 7 | \$130,103 | 5.8 |
| Not applicable, no identifiable allegation of medical injury | 6 | | | 1.2 |
| Unknown allegation | 234 | 82 | \$228,072 | 5.0 |
| Subtotal - Surgery Related Allegations | 2,742 | 1,206 | \$276,727 | 4.1 |
| Medication Related Allegations | | | | |
| Agent use or selection error | 1 | | | 9.0 |
| Medication administered via the wrong route | 3 | 2 | \$637,500 | 7.7 |

| Allegations by Category, 2002-2010 | | | | |
|---|-------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Wrong dosage administered | 146 | 97 | \$249,467 | 4.8 |
| Wrong medication administered | 148 | 107 | \$36,819 | 3.5 |
| Medication error | 8 | 4 | \$202,500 | 4.8 |
| Allergic reaction to medication | 54 | 28 | \$159,909 | 4.2 |
| Interaction of two or more medications | 37 | 19 | \$256,026 | 6.7 |
| Addiction or withdrawal issues | 14 | 4 | \$57,500 | 3.9 |
| Injury from excessive use of medication | 24 | 11 | \$239,630 | 5.4 |
| Other adverse reaction - steroids | 9 | 4 | \$167,500 | 4.4 |
| Other adverse reaction - anti-seizure medications | 2 | | | 3.5 |
| Other adverse reaction - digestives medications | 3 | 2 | \$252,500 | 6.0 |
| Other adverse reaction - anticoagulants | 47 | 11 | \$352,224 | 5.3 |
| Other adverse reaction - Heart medications | 7 | 1 | \$95,000 | 7.6 |
| Other adverse reaction - hypertension medications | 5 | | | 5.0 |
| Other adverse reaction - weight loss medications | 29 | | | 3.7 |
| Other adverse reaction - topical applications | 1 | | | 3.0 |
| Other adverse reaction - adrenaline & related | 3 | 2 | \$525,000 | 5.3 |
| Other adverse reaction - Pain management, non-narc | 12 | | | 5.6 |
| Other adverse reaction - Pain management, narcotic | 19 | 3 | \$212,953 | 6.7 |
| Other adverse reaction - Sedatives & relaxants | 4 | 2 | \$267,500 | 7.3 |
| Other adverse reaction - chemotherapy | 7 | 2 | \$52,500 | 7.3 |
| Other adverse reaction - cholesterol agents | 7 | 1 | \$100,000 | 4.7 |
| Other adverse reaction - Hormonal treatments | 3 | | | 6.7 |
| Other adverse reaction - vaccines | 1 | | | 6.0 |
| Other adverse reaction - Cognitive & affective disorders | 108 | 1 | \$2,500 | 4.5 |
| Other adverse reaction - diabetic medications | 7 | 2 | \$35,500 | 5.0 |
| Other adverse reaction - Immune medications | 3 | 1 | \$325,000 | 5.3 |
| Other adverse reaction - antibiotics | 14 | 5 | \$426,000 | 5.4 |
| Other adverse reaction - antifungal agents | 1 | | | 5.0 |
| Other adverse reaction - antiviral agents | 1 | 1 | \$51,000 | 4.0 |
| Other adverse reaction - antiparasitic agents | 2 | 1 | \$40,000 | 5.5 |
| Other adverse reaction - anti-inflammatory, excluding steroid | 5 | | | 4.0 |
| Other adverse reaction - unknown medications | 91 | 19 | \$198,293 | 5.0 |
| Cut, puncture, tear during injection | 1 | | | 5.0 |
| Incorrect dilution of fluid | 1 | | | 9.0 |
| Contaminated substance taken or injected | 3 | | | 2.3 |
| Improper placement of therapeutic device | 1 | 1 | \$2,500,000 | 7.0 |
| Nonadministration of necessary care or other omiss | 1 | | | 9.0 |
| Treatment did not have intended effect | 1 | | | 8.0 |
| Other infection contracted during care | 1 | | | 4.0 |
| Premature extubation | 5 | 4 | \$269,435 | 6.6 |
| Injury from improper operation of equipment | 1 | 1 | \$850,000 | 7.0 |
| Injury from equipment malfunction | 2 | | | 5.5 |
| Other injury unrelated to medical treatment | 1 | | | 3.0 |
| Unknown | 6 | 2 | \$212,500 | 6.2 |

| Allegations by Category, 2002-2010 | | | | |
|---|-------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Subtotal - Medication Related Allegations | 850 | 338 | \$181,195 | 4.8 |
| IV & Blood Products Related Allegations | | | | |
| Embolism/ thrombosis | 6 | 3 | \$47,033 | 3.3 |
| IV infiltration event | 93 | 50 | \$92,415 | 4.3 |
| Cut, puncture, tear during injection | 12 | 6 | \$31,922 | 3.8 |
| Cut, puncture, tear during other catheterization | 1 | | | 3.0 |
| Foreign body retained - during injection | 4 | 4 | \$35,000 | 3.5 |
| Excessive amount of blood or other fluid | 1 | 1 | \$275,000 | 4.0 |
| Incorrect dilution of fluid | 1 | 1 | \$50,000 | 4.0 |
| Inappropriate temperature in local application | 2 | 2 | \$77,500 | 4.5 |
| Nonadministration of necessary drug or other substance | 1 | 1 | \$150,000 | 6.0 |
| Improper placement of therapeutic device | 1 | | | 3.0 |
| Incorrect blood type | 2 | 2 | \$482,500 | 4.5 |
| Compartment syndrome resulting from IV | 2 | | | 4.0 |
| Procedure performed on wrong body part | 1 | 1 | \$12,500 | 5.0 |
| Staph infection contracted during care | 5 | 2 | \$18,000 | 4.4 |
| Other infection contracted during care | 5 | 4 | \$42,575 | 3.4 |
| Development of septic condition during care | 1 | | | 9.0 |
| Excessive bleeding | 1 | | | 9.0 |
| Injury from improper operation of equipment | 1 | 1 | \$2,500 | 1.0 |
| Not applicable, no allegation of medical injury | 1 | 1 | \$15,000 | 1.0 |
| Unknown | 4 | 1 | \$20,000 | 4.3 |
| Subtotal - IV & Blood Products Related Allegations | 145 | 80 | \$86,809 | 4.2 |
| Pregnancy & Childbirth Related Allegations | | | | |
| Ectopic pregnancy | 23 | 7 | \$159,714 | 4.2 |
| Spontaneous abortion / stillbirth | 30 | 18 | \$154,269 | 8.0 |
| Complications w/ abortion | 6 | 3 | \$43,333 | 5.7 |
| Complications w hypertension | 1 | | | 6.0 |
| Eclampsia | 15 | 6 | \$601,910 | 7.3 |
| Infections | 26 | 11 | \$1,023,227 | 6.0 |
| Complications of gestational diabetes | 5 | 2 | \$237,500 | 8.6 |
| Other maternal complications related to pregnancy | 2 | 2 | \$210,000 | 9.0 |
| Complications of multiple gestation | 4 | 1 | \$300,000 | 8.5 |
| Complications from disproportion | 14 | 7 | \$945,548 | 5.5 |
| Fetal abnormality or damage | 6 | 2 | \$1,087,500 | 7.7 |
| RH Isoimmunization | 2 | 2 | \$136,329 | 5.0 |
| Complications of placental disorders | 38 | 18 | \$795,391 | 7.9 |
| Complications from prolonged pregnancy | 1 | 1 | \$85,000 | 5.0 |
| Pre-term labor | 17 | 5 | \$417,000 | 6.8 |
| Prolonged labor | 7 | 4 | \$1,017,500 | 6.6 |
| Shoulder dystocia | 67 | 34 | \$641,248 | 5.9 |
| Other obstructed labor | 7 | 4 | \$127,500 | 6.1 |
| Umbilical cord complications | 2 | | | 6.0 |
| Other obstetric trauma | 5 | 3 | \$350,000 | 7.4 |

| Allegations by Category, 2002-2010 | | | | |
|---|-------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Postpartum hemorrhage | 4 | 2 | \$475,000 | 7.0 |
| Retained placenta and membranes | 2 | | | 3.0 |
| Fetus / newborn affected by maternal condition unrelated to pregnancy | 5 | 3 | \$1,115,000 | 7.4 |
| Deficient fetal growth rate | 4 | 3 | \$916,667 | 7.5 |
| Intracranial laceration or hemorrhage due to birth | 6 | 4 | \$443,125 | 7.3 |
| Other birth injuries to central nervous system | 19 | 13 | \$864,832 | 7.1 |
| Birth injury to peripheral nervous system | 14 | 7 | \$527,143 | 5.9 |
| Other birth injuries | 2 | 2 | \$677,500 | 6.0 |
| Intrauterine hypoxia | 75 | 42 | \$1,508,050 | 7.6 |
| Respiratory distress of newborn | 1 | 1 | \$300,000 | 9.0 |
| Pulmonary hemorrhage originating in the perinatal period | 1 | 1 | \$425,000 | 8.0 |
| Hemolytic disease of fetus or newborn | 1 | | | 9.0 |
| Kernicterus | 1 | 1 | \$3,000,000 | 8.0 |
| Metabolic / endocrine disorders of fetus or newborn | 1 | 1 | \$250,000 | 7.0 |
| Seizure disorder of infant | 2 | 1 | \$100,000 | 7.0 |
| Mix-up of newborn at discharge | 1 | | | 1.0 |
| Cut, tear, perforation | 17 | 5 | \$439,945 | 4.0 |
| Retained surgical or other material | 16 | 10 | \$136,445 | 3.6 |
| Cardiovascular complications of pregnancy | 8 | 3 | \$1,392,906 | 8.0 |
| Injury from equipment failure | 1 | | | 3.0 |
| Sutures, staples, etc improperly placed | 1 | 1 | \$85,000 | 3.0 |
| Other improper closure of surgical site | 2 | 1 | \$7,500 | 3.0 |
| Other respiratory distress | 1 | | | 4.0 |
| Development of fistula | 2 | | | 4.5 |
| Unnecessary surgery or procedure | 1 | | | 9.0 |
| Development of gangrene or other necrotizing condition | 4 | 1 | \$275,000 | 5.8 |
| Development of septic condition during care | 1 | 1 | \$450,000 | 9.0 |
| Postoperative bleeding | 1 | | | 5.0 |
| Other problem with surgical site | 1 | | | 5.0 |
| Retained body part | 2 | | | 4.5 |
| Physician delay or failure to respond to call | 1 | 1 | \$1,725,000 | 7.0 |
| Injury to fetus or mother due to procedure unrelated to pregnancy | 3 | 1 | \$230,000 | 8.0 |
| Other injury incidental to medical procedure | 2 | 2 | \$475,000 | 9.0 |
| Other injury unrelated to medical treatment | 1 | 1 | \$16,500 | 3.0 |
| Unknown | 67 | 31 | \$404,564 | 7.2 |
| Subtotal - Pregnancy & Childbirth Related Allegations | 549 | 269 | \$704,498 | 6.6 |
| Non-Surgical Treatment Related Allegations | | | | |
| Hematoma / aneurysm - resulting from treatment | 11 | 5 | \$146,650 | 7.5 |
| Embolism/ thrombosis - resulting from treatment | 17 | 7 | \$277,429 | 5.4 |
| Ischemia / vascular deficiency - resulting from treatment | 7 | 2 | \$337,500 | 6.9 |
| Hypoxia - resulting from treatment | 7 | 4 | \$400,000 | 8.4 |
| Myocardial infarction - resulting from treatment | 27 | 14 | \$400,595 | 8.3 |
| Stroke - resulting from treatment | 17 | 3 | \$508,333 | 6.8 |

| Allegations by Category, 2002-2010 | | | | |
|--|-------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Wrong dosage administered | 4 | 2 | \$683,354 | 5.0 |
| Extravasation from injection | 2 | | | 4.0 |
| Cut, puncture, tear during injection | 62 | 29 | \$155,245 | 4.4 |
| Cut, puncture, tear during endoscopic exam | 60 | 24 | \$259,924 | 5.6 |
| Cut, puncture, tear during other catheterization | 27 | 11 | \$133,500 | 5.2 |
| Cut, puncture, tear during other medical procedure | 40 | 26 | \$61,077 | 3.6 |
| Foreign body retained - during injection | 1 | | | 4.0 |
| Foreign body retained - during endoscopic exam | 1 | 1 | \$35,000 | 3.0 |
| Foreign body retained - during other catheterization | 1 | | | 3.0 |
| Foreign body retained - during other medical procedure | 2 | 2 | \$100,000 | 3.5 |
| Failure of sterile precautions | 1 | 1 | \$42,500 | 1.0 |
| Excessive amount of blood or other fluid | 3 | 1 | \$230,000 | 7.3 |
| Incorrect dilution of fluid | 2 | 2 | \$47,500 | 4.0 |
| Overdose of radiation during therapy | 16 | 8 | \$334,542 | 5.6 |
| Dosage failure in electroshock therapy | 3 | 2 | \$796,500 | 6.0 |
| Inappropriate temperature in local application | 18 | 14 | \$32,409 | 3.7 |
| Nonadministration of necessary drug or other substance | 5 | 1 | \$250,000 | 7.4 |
| Contaminated substance taken or injected | 1 | | | 4.0 |
| Wrong fluid used in transfusion | 5 | 5 | \$287,000 | 4.8 |
| Performance of inappropriate operation or procedure | 3 | 2 | \$67,000 | 4.3 |
| Improper placement of prosthetic device | 2 | 1 | \$20,000 | 4.5 |
| Incorrect prosthetic device, or wrong size | 1 | | | 3.0 |
| Improper placement of therapeutic device | 20 | 8 | \$215,813 | 5.2 |
| Incorrect therapeutic device, or wrong size | 2 | 1 | \$43,500 | 4.0 |
| Nonadministration of necessary care | 92 | 42 | \$281,292 | 6.3 |
| Injury from equipment failure | 3 | 1 | \$10,000 | 3.0 |
| Civil rights originating among incarcerated population | 130 | 4 | \$61,469 | 3.5 |
| Incorrect blood type | 1 | 1 | \$5,000,000 | 4.0 |
| Did not consent to procedure | 4 | 1 | \$5,000 | 2.0 |
| Failure to identify or treat compartment syndrome | 5 | 3 | \$348,200 | 4.6 |
| Procedure performed on wrong body part | 2 | 1 | \$150,000 | 4.0 |
| Misset fracture or non-union | 43 | 16 | \$80,821 | 4.1 |
| Sutures, staples, etc improperly placed | 4 | | | 2.8 |
| Other improper closure of surgical site | 4 | 2 | \$27,250 | 3.3 |
| Injury from aspiration | 21 | 9 | \$391,980 | 7.7 |
| Other respiratory distress | 14 | 7 | \$648,214 | 8.0 |
| Failure to stabilize prior to transfer / discharge | 25 | 14 | \$117,470 | 7.4 |
| Treatment did not have intended effect | 69 | 20 | \$207,722 | 5.5 |
| Failure to warn of risks of procedure | 2 | | | 2.5 |
| Allergic reaction to medical materials, excluding | 11 | 6 | \$39,032 | 3.9 |
| Wrong patient | 4 | 3 | \$35,000 | 3.0 |
| Inappropriate handling of transplantable material | 1 | | | 1.0 |
| Unnecessary surgery or procedure | 9 | | | 4.0 |
| Pressure ulcers during care | 176 | 93 | \$170,971 | 6.7 |

| Allegations by Category, 2002-2010 | | | | |
|---|--------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Development of gangrene or other necrotizing condition | 14 | 5 | \$311,730 | 6.0 |
| Staph infection contracted during care | 12 | 3 | \$186,667 | 4.1 |
| Other infection contracted during care | 110 | 33 | \$120,539 | 4.7 |
| Development of septic condition during care | 13 | 9 | \$221,370 | 8.6 |
| Failed sterilization / birth control procedure | 1 | | | 2.0 |
| Failure to timely / properly intubate | 18 | 15 | \$411,900 | 8.3 |
| Improper phone of other remote instructions | 1 | 1 | \$55,000 | 3.0 |
| Delay in scheduling surgery | 4 | 3 | \$344,988 | 8.3 |
| Other Delay | 10 | 2 | \$413,200 | 5.8 |
| Failure to monitor | 10 | 6 | \$409,083 | 8.1 |
| Delay in transport | 5 | 2 | \$50,000 | 7.6 |
| Failed resuscitation | 6 | 3 | \$733,333 | 8.8 |
| Failure to communicate with patient | 2 | 1 | \$50,000 | 6.5 |
| Abuse / neglect | 4 | 2 | \$181,250 | 6.0 |
| Retained external body, excluding med eq | 5 | 2 | \$69,750 | 2.8 |
| Refusal to treat / indifference | 10 | | | 3.8 |
| Failure to ensure proper nutrition or hydration | 14 | 7 | \$146,381 | 7.9 |
| G-tube or feeding tube improperly placed or malfunction | 8 | 2 | \$137,500 | 6.9 |
| Failure to make timely or appropriate referral | 9 | 4 | \$387,500 | 7.1 |
| Delay in Emergency Department | 12 | 3 | \$58,774 | 5.0 |
| Failure in follow-up care | 12 | 4 | \$356,250 | 5.8 |
| Physician delay or failure to respond to call | 2 | 1 | \$250,000 | 7.0 |
| Injury during physical therapy | 123 | 55 | \$109,375 | 3.7 |
| Injury from patient positioning during procedure | 5 | | | 3.4 |
| Other injury incidental to medical procedure | 20 | 7 | \$62,552 | 3.7 |
| Injury from improper operation of equipment | 9 | 5 | \$59,309 | 5.0 |
| Injury from equipment malfunction | 10 | 6 | \$175,083 | 5.9 |
| Other injury unrelated to medical treatment | 2 | 2 | \$205,000 | 3.0 |
| Other failure to effectively treat | 30 | 12 | \$174,339 | 6.2 |
| Not applicable, no identifiable allegation of medical injury | 9 | 5 | \$114,500 | 1.9 |
| Unknown | 118 | 42 | \$365,719 | 5.7 |
| Subtotal - Non-Surgical Treatment Related Allegations | 1,598 | 643 | \$215,497 | 5.4 |
| Patient Safety & Legal / Ethical Related Allegations | | | | |
| Assault & battery | 21 | 11 | \$70,773 | 2.5 |
| Breach of patient confidentiality | 52 | 20 | \$13,869 | 1.2 |
| Breach of other policy or regulation | 15 | 4 | \$370,612 | 1.5 |
| False imprisonment | 13 | 2 | \$3,539 | 1.5 |
| Other legal or ethical misconduct | 23 | 4 | \$82,375 | 1.1 |
| Religious issues | 3 | 2 | \$31,250 | 2.3 |
| Sexual misconduct | 31 | 14 | \$105,446 | 1.4 |
| Wrongful life / birth | 1 | | | 1.0 |
| Not applicable, no allegation of medical injury | 8 | 4 | \$10,900 | 2.3 |
| All acts of self harm | 41 | 21 | \$358,685 | 8.5 |
| Patient harmed third party | 1 | | | 1.0 |

| Allegations by Category, 2002-2010 | | | | |
|--|--------------|------------------|---------------------------------------|---------------------------------------|
| Allegation | Occurrences | Paid Occurrences | Average Indemnity per Paid Occurrence | Average Injury Severity (1 - 9) (All) |
| Injury from aspiration | 5 | 1 | \$150,000 | 7.8 |
| Failure to warn of health hazard | 28 | 2 | \$8,750 | 5.7 |
| Abuse / neglect | 4 | 1 | \$97,500 | 6.3 |
| Refusal to treat / indifference | 41 | 1 | \$30,000 | 2.0 |
| EMTALA violation | 4 | | | 2.3 |
| Fall while under care or on premises | 481 | 285 | \$116,588 | 4.9 |
| Harmed by 3rd party | 34 | 18 | \$75,409 | 5.0 |
| Injury during transporting or repositioning | 76 | 48 | \$87,942 | 4.3 |
| Injury from patient positioning | 1 | | | 4.0 |
| Injury from improper operation of equipment | 4 | 1 | \$10,000 | 5.0 |
| Injury while restraining patient or by security | 5 | 3 | \$103,352 | 4.2 |
| Elopement from facility | 5 | 5 | \$381,000 | 9.0 |
| Other injury unrelated to medical treatment | 48 | 39 | \$122,398 | 5.3 |
| Unknown | 10 | 2 | \$79,628 | 2.7 |
| Subtotal - Patient Safety & Legal / Ethical Related Allegations | 955 | 488 | \$119,132 | 4.4 |
| Unknown | 301 | 82 | \$177,046 | 5.3 |
| Total | 8,833 | 3,887 | \$284,211 | 5.4 |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | |
|--|---|---------------------|------------|--------------------------------|---|--|
| Allegation | Diagnostic (by Initial Condition) - Infectious Diseases | | | Defendants With Payments | % of Defendants Who Were Physicians or Surgeons | % of Defendants With Payments Who Were Physicians or Surgeons |
| | Occurrences | Paid Occurrences | Defendants | | | |
| Myocardial infarction | 1 | | 1 | | 100.0% | |
| Integumentary system - skin, hair, nails etc | 3 | 1 | 5 | 2 | 40.0% | 50.0% |
| Auditory condition | 3 | | 9 | | 66.7% | |
| Meningitis, encephalitis, or other neurological infection | 1 | | 1 | | | |
| Other or unknown nervous system disorders | 23 | 18 | 80 | 29 | 53.8% | 31.0% |
| Spine / spinal cord disorder | 10 | 5 | 31 | 16 | 67.7% | 75.0% |
| Musculoskeletal disorder order- excluding spine | 4 | 3 | 14 | 4 | 57.1% | |
| Blood and immune disorders | 1 | | 3 | | 66.7% | |
| Respiratory infections | 33 | 18 | 60 | 21 | 46.7% | 28.6% |
| Digestive disorders | 13 | 4 | 31 | 4 | 58.1% | 50.0% |
| Diseases of the genitourinary system | 4 | 2 | 7 | 3 | 28.6% | |
| Diseases of the reproductive system | 4 | 3 | 11 | 4 | 63.6% | 75.0% |
| Other respiratory distress | 1 | 1 | 1 | 1 | | |
| Gangrene or other necrotizing condition | 1 | 1 | 1 | 1 | | |
| Staph infection | 1 | 1 | 3 | 2 | 66.7% | 100.0% |
| Other infection | 1 | 1 | 2 | 1 | | |
| Septic condition | 7 | 4 | 25 | 6 | 56.0% | 83.3% |
| Unknown infectious condition | 29 | 15 | 49 | 18 | 55.1% | 33.3% |
| Diagnostic (by Initial Condition) - Non-Infectious Diseases | | | | | | |
| Hematoma / aneurysm | 29 | 18 | 64 | 27 | 50.0% | 40.7% |
| Embolism/ thrombosis | 39 | 22 | 111 | 34 | 57.7% | 52.9% |
| Ischemia / vascular deficiency | 18 | 10 | 50 | 16 | 56.0% | 62.5% |
| Hypoxia | 1 | 1 | 2 | 1 | | |
| Myocardial infarction | 51 | 23 | 109 | 34 | 49.5% | 52.9% |
| Stroke | 42 | 21 | 107 | 30 | 50.5% | 56.7% |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | | % of Defendants With Payments Who Were Physicians or Surgeons |
|--|-------------|---------------------|------------|--------------------------------|---|--|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | Defendants Who Were Physicians or Surgeons | | |
| Integumentary system - skin, hair, nails etc | 1 | 1 | 1 | 1 | | | |
| Auditory condition | 2 | 1 | 3 | 1 | 66.7% | | |
| Visual condition | 13 | 9 | 35 | 12 | 65.7% | | 50.0% |
| Other or unknown nervous system disorders | 23 | 7 | 63 | 11 | 54.0% | | 54.5% |
| Spine / spinal cord disorder | 31 | 14 | 72 | 23 | 51.4% | | 30.4% |
| Musculoskeletal disorder order- excluding spine | 9 | 3 | 15 | 3 | 60.0% | | |
| Compartment syndrome | 6 | 5 | 15 | 7 | 53.3% | | 28.6% |
| Cancer - oral | 12 | 2 | 27 | 4 | 59.3% | | |
| Cancer - digestive tract | 52 | 24 | 134 | 29 | 61.2% | | 51.7% |
| Cancer - respiratory tract | 66 | 28 | 155 | 37 | 65.8% | | 67.6% |
| Cancer - bone and cartilage | 19 | 11 | 45 | 14 | 53.3% | | 50.0% |
| Cancer - skin | 27 | 10 | 54 | 14 | 50.0% | | 35.7% |
| Cancer - mesothelial and soft tissue | 1 | | 1 | | | | |
| Cancer - breast | 80 | 30 | 174 | 43 | 51.1% | | 41.9% |
| Cancer - reproductive organs | 28 | 14 | 73 | 18 | 46.6% | | 44.4% |
| Cancer - kidney, bladder and related | 19 | 11 | 39 | 14 | 59.0% | | 42.9% |
| Cancer - central nervous system | 6 | 4 | 19 | 6 | 52.6% | | 50.0% |
| Cancer - Thyroid and other endocrine glands | 19 | 9 | 48 | 13 | 66.7% | | 61.5% |
| Cancer - Hodgkin's, lymphoma, and related | 8 | 2 | 12 | 2 | 50.0% | | 50.0% |
| Cancer - unknown type | 25 | 10 | 62 | 12 | 53.2% | | 58.3% |
| Cancer - ill defined | 1 | 1 | 2 | 1 | 100.0% | | 100.0% |
| Benign or unknown neoplasms | 34 | 15 | 86 | 25 | 61.6% | | 64.0% |
| Blood and immune disorders | 12 | 8 | 31 | 11 | 51.6% | | 27.3% |
| Diabetes | 13 | 8 | 30 | 12 | 56.7% | | 41.7% |
| Endocrine, nutritional, and metabolic disorders | 19 | 13 | 47 | 16 | 59.6% | | 43.8% |
| Respiratory infections | 1 | 1 | 1 | 1 | 100.0% | | 100.0% |
| Other respiratory conditions | 6 | 3 | 13 | 6 | 61.5% | | 33.3% |
| Digestive disorders | 131 | 64 | 342 | 96 | 56.4% | | 49.0% |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | |
|--|--------------|------------------|--------------|--------------------------|---|---|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | % of Defendants Who Were Physicians or Surgeons | % of Defendants With Payments Who Were Physicians or Surgeons |
| Diseases of the genitourinary system | 21 | 11 | 37 | 15 | 48.6% | 40.0% |
| Diseases of the reproductive system | 16 | 8 | 39 | 14 | 46.2% | 14.3% |
| Poison, exposure to toxin | 6 | 2 | 22 | 2 | 72.7% | |
| Other respiratory distress | 2 | 1 | 3 | 2 | 66.7% | 50.0% |
| Healthy patient misdiagnosed with condition | 31 | 12 | 46 | 13 | 56.5% | 46.2% |
| Development of gangrene or other necrotizing condition | 1 | 1 | 1 | 1 | | |
| Staph infection contracted during care | 1 | | 5 | | 60.0% | |
| Other infection contracted during care | 1 | 1 | 3 | 2 | 66.7% | 50.0% |
| Development of septic condition during care | 1 | | 2 | | | |
| Trauma – fracture | 125 | 40 | 231 | 52 | 47.2% | 42.3% |
| Trauma - dislocation w/out fracture | 3 | 1 | 8 | 1 | 50.0% | |
| Trauma - Cuts, burns, abrasions | 2 | 1 | 5 | 1 | 20.0% | 100.0% |
| Trauma – neurological | 4 | 4 | 7 | 4 | 57.1% | 50.0% |
| Trauma – spine | 32 | 14 | 80 | 28 | 56.3% | 60.7% |
| Trauma - sprains or other soft tissue injury | 1 | | 1 | | 100.0% | |
| Trauma - injury to tendons or muscle | 25 | 5 | 34 | 6 | 52.9% | 33.3% |
| Trauma - injury to nerves | 1 | | 1 | | | |
| Trauma - injury to internal organs | 42 | 25 | 107 | 36 | 56.1% | 50.0% |
| Trauma - details unknown | 3 | 1 | 3 | 1 | 66.7% | 100.0% |
| Not applicable, no allegation of medical injury | 1 | 1 | 1 | 1 | | |
| Unknown | 265 | 117 | 533 | 153 | 50.7% | 44.4% |
| Subtotal - Diagnostic Related Conditions | 1,568 | 725 | 3,545 | 1,018 | 54.2% | 46.5% |
| Anesthesia Related Allegations | | | | | | |
| Hematoma / aneurysm - complication of anesthesia | 1 | 1 | 2 | 1 | 50.0% | |
| Ischemia / vascular deficiency - complication of anesthesia | 3 | 2 | 10 | 7 | 60.0% | 71.4% |
| Hypoxia - complication of anesthesia | 6 | 5 | 14 | 6 | 28.6% | 16.7% |
| Myocardial infarction - complication of anesthesia | 2 | | 5 | | 40.0% | |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | | % of Defendants With Payments Who Were Physicians or Surgeons |
|--|-------------|---------------------|------------|--------------------------------|---|--|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | Defendants Who Were Physicians or Surgeons | | |
| Wrong dosage administered | 1 | 1 | 5 | 5 | 40.0% | | 40.0% |
| Cut, puncture, tear during injection | 2 | 1 | 10 | 2 | 70.0% | | 50.0% |
| Cut, puncture, tear during other catheterization | 1 | | 7 | | 28.6% | | |
| Endotracheal tube wrongly placed | 2 | 1 | 3 | 1 | 33.3% | | |
| Injury from aspiration | 1 | 1 | 3 | 2 | 66.7% | | 50.0% |
| Other respiratory distress | 13 | 7 | 30 | 11 | 43.3% | | 54.5% |
| Anesthetic or intra-operative awareness | 6 | 4 | 14 | 5 | 50.0% | | |
| Other inadequate anesthetization | 15 | 9 | 24 | 9 | 29.2% | | 22.2% |
| Failure to timely / properly intubate | 11 | 9 | 36 | 18 | 47.2% | | 33.3% |
| Injury during intubation | 59 | 14 | 77 | 17 | 35.1% | | 17.6% |
| Injury from equipment malfunction | 2 | 1 | 6 | 1 | 50.0% | | |
| Unknown | 1 | 1 | 2 | 1 | 100.0% | | 100.0% |
| Subtotal - Anesthesia Related Allegations | 126 | 57 | 248 | 86 | 41.5% | | 32.6% |
| Surgery Related Allegations | | | | | | | |
| Hematoma / aneurysm - complication of surgery | 23 | 16 | 63 | 28 | 46.0% | | 50.0% |
| Embolism / thrombosis - complication of surgery | 45 | 20 | 107 | 26 | 53.3% | | 26.9% |
| Ischemia / vascular deficiency - complication of surgery | 38 | 15 | 99 | 25 | 51.5% | | 40.0% |
| Hypoxia - complication of surgery | 13 | 6 | 28 | 9 | 50.0% | | 22.2% |
| Myocardial infarction- complication of surgery | 40 | 19 | 98 | 29 | 50.0% | | 31.0% |
| Stroke - complication of surgery | 19 | 7 | 48 | 9 | 52.1% | | 33.3% |
| Cut, puncture, tear during surgery | 467 | 264 | 842 | 317 | 55.9% | | 57.4% |
| Cut, puncture, tear during injection | 6 | 2 | 13 | 2 | 53.8% | | 100.0% |
| Cut, puncture, tear during endoscopic exam | 5 | 1 | 8 | 1 | 37.5% | | |
| Cut, puncture, tear during heart catheterization | 29 | 11 | 61 | 17 | 50.8% | | 35.3% |
| Cut, puncture, tear during other catheterization | 4 | 1 | 7 | 1 | 14.3% | | |
| Cut, puncture, tear during other medical procedure | 1 | 1 | 1 | 1 | 100.0% | | 100.0% |
| Foreign body retained - surgery related | 191 | 116 | 359 | 136 | 47.9% | | 29.4% |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | | % of Defendants With Payments Who Were Physicians or Surgeons |
|--|-------------|---------------------|------------|--------------------------------|---|--|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | Defendants Who Were Physicians or Surgeons | | |
| Foreign body retained - during heart catheterization | 3 | 1 | 5 | 1 | 40.0% | | 100.0% |
| Inappropriate temperature in local application | 8 | 6 | 15 | 7 | 40.0% | | 14.3% |
| Contaminated substance taken or injected | 4 | 2 | 7 | 3 | | | |
| Failure in suture or ligature | 3 | 1 | 4 | 1 | 75.0% | | 100.0% |
| Failure to introduce or remove other medical implement | 3 | 1 | 6 | 3 | 33.3% | | 33.3% |
| Improper placement of prosthetic device | 82 | 29 | 133 | 34 | 56.4% | | 41.2% |
| Incorrect prosthetic device, or wrong size | 36 | 12 | 60 | 14 | 56.7% | | 35.7% |
| Improper placement of therapeutic device | 37 | 16 | 84 | 21 | 53.6% | | 47.6% |
| Incorrect therapeutic device, or wrong size | 4 | 2 | 8 | 3 | 62.5% | | 66.7% |
| Injury from equipment failure | 15 | 1 | 36 | 1 | 63.9% | | |
| Incorrect blood type | 1 | | 1 | | 100.0% | | |
| Did not consent to procedure | 9 | 4 | 16 | 4 | 56.3% | | 75.0% |
| Failure to identify or treat compartment syndrome | 15 | 10 | 50 | 21 | 48.0% | | 52.4% |
| Procedure performed on wrong body part | 66 | 51 | 130 | 67 | 48.5% | | 46.3% |
| Misset fracture or non-union | 58 | 30 | 104 | 39 | 50.0% | | 46.2% |
| Sutures, staples, etc improperly placed | 38 | 20 | 63 | 22 | 58.7% | | 54.5% |
| Other improper closure of surgical site | 72 | 36 | 133 | 46 | 60.2% | | 56.5% |
| Injury from aspiration | 12 | 5 | 30 | 7 | 43.3% | | 14.3% |
| Other respiratory distress | 15 | 6 | 46 | 9 | 43.5% | | 22.2% |
| Development of fistula | 28 | 12 | 42 | 13 | 69.0% | | 69.2% |
| Treatment did not have intended effect | 273 | 73 | 413 | 78 | 60.3% | | 59.0% |
| Failure to warn of risks of procedure | 5 | 1 | 11 | 1 | 45.5% | | 100.0% |
| Allergic reaction to medical materials, excluding | 6 | 2 | 12 | 2 | 41.7% | | |
| Healthy patient misdiagnosed with condition | 1 | 1 | 4 | 2 | 50.0% | | 100.0% |
| Wrong patient | 2 | 1 | 7 | 2 | 28.6% | | 100.0% |
| Inappropriate handling of transplantable material | 43 | 40 | 112 | 88 | 17.9% | | 2.3% |
| Aborted surgery | 10 | 5 | 25 | 6 | 56.0% | | 50.0% |
| Unnecessary surgery or procedure | 84 | 26 | 159 | 32 | 49.1% | | 43.8% |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | |
|--|-------------|---------------------|------------|--------------------------------|---|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | % of Defendants Who Were Physicians or Surgeons | % of Defendants With Payments Who Were Physicians or Surgeons |
| Pressure ulcers during care | 13 | 6 | 27 | 7 | 55.6% | 14.3% |
| Development of gangrene or other necrotizing condition | 13 | 4 | 47 | 6 | 53.2% | 50.0% |
| Staph infection contracted during care | 40 | 10 | 82 | 11 | 47.6% | 36.4% |
| Other infection contracted during care | 252 | 88 | 454 | 109 | 46.3% | 35.8% |
| Development of septic condition during care | 29 | 9 | 90 | 19 | 58.9% | 47.4% |
| Excess blood loss during surgery or treatment | 13 | 5 | 25 | 7 | 52.0% | 71.4% |
| Postoperative bleeding | 51 | 23 | 128 | 37 | 55.5% | 35.1% |
| Other problem with surgical site | 16 | 4 | 20 | 4 | 80.0% | 25.0% |
| Other problem in post-surgical care | 5 | | 10 | | 50.0% | |
| Failed sterilization | 7 | 4 | 10 | 4 | 60.0% | 75.0% |
| Accidental or unnecessary sterilization | 6 | | 16 | | 50.0% | |
| Failure to timely / properly intubate | 4 | 1 | 10 | 1 | 50.0% | |
| Delay in scheduling surgery | 1 | | 1 | | 100.0% | |
| Failure to monitor | 4 | 3 | 8 | 4 | 37.5% | 25.0% |
| Retained body part | 6 | 1 | 9 | 2 | 44.4% | |
| G-tube or feeding tube improperly placed of malfun | 14 | 10 | 39 | 14 | 53.8% | 64.3% |
| Failure in follow-up care | 5 | | 12 | | 58.3% | |
| Physician delay or failure to respond to call | 1 | 1 | 1 | 1 | | |
| Other surgical injury - central nervous system | 14 | 7 | 28 | 9 | 57.1% | 55.6% |
| Other surgical injury - veins or arteries | 1 | 1 | 1 | 1 | | |
| Other injury incidental to medical procedure | 23 | 11 | 41 | 12 | 51.2% | 41.7% |
| Injury from improper operation of equipment | 3 | 2 | 7 | 2 | 57.1% | 50.0% |
| Injury from equipment malfunction | 10 | 5 | 20 | 7 | 35.0% | 42.9% |
| Injury from patient positioning | 32 | 15 | 72 | 19 | 45.8% | 5.3% |
| Other surgical injury - fracture | 7 | 1 | 10 | 1 | 50.0% | 54.5% |
| Other surgical injury - internal organ | 23 | 7 | 45 | 11 | 53.3% | |
| Other surgical injury - non-fracture musculoskeletal injury | 2 | | 4 | | 50.0% | 47.1% |
| Other surgical injury - nerve injury | 61 | 16 | 116 | 17 | 56.9% | |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | | % of Defendants With Payments Who Were Physicians or Surgeons |
|--|--------------|---------------------|--------------|--------------------------------|---|--|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | Defendants Who Were Physicians or Surgeons | | |
| Other surgical injury - peripheral nervous system | 8 | 4 | 15 | 4 | 53.3% | | 75.0% |
| Other surgical injury - impaired vision | 10 | 5 | 18 | 7 | 50.0% | | 57.1% |
| Other injury unrelated to medical treatment | 1 | 1 | 3 | 2 | 33.3% | | |
| Other surgical injury - morphology problem / disfigurement | 2 | | 3 | | 66.7% | | |
| Nonadministration of necessary care or other omission | 11 | 7 | 26 | 9 | 57.7% | | 55.6% |
| Not applicable, no identifiable allegation of medical injury | 6 | | 7 | | 57.1% | | |
| Unknown | 234 | 82 | 361 | 86 | 51.2% | | 43.0% |
| Subtotal - Surgery Related Allegations | 2,742 | 1,206 | 5,216 | 1,541 | 52.0% | | 42.8% |
| Medication Related Allegations | | | | | | | |
| Agent use or selection error | 1 | | 2 | | 50.0% | | |
| Medication administered via the wrong route | 3 | 2 | 3 | 2 | 100.0% | | 100.0% |
| Wrong dosage administered | 146 | 97 | 240 | 116 | 30.0% | | 14.7% |
| Wrong medication administered | 148 | 107 | 161 | 110 | 11.8% | | 5.5% |
| Medication error | 8 | 4 | 13 | 4 | 38.5% | | |
| Allergic reaction to medication | 54 | 28 | 81 | 33 | 38.3% | | 30.3% |
| Interaction of two or more medications | 37 | 19 | 85 | 34 | 50.6% | | 38.2% |
| Addiction or withdrawal issues | 14 | 4 | 27 | 4 | 55.6% | | 25.0% |
| Injury from excessive use of medication | 24 | 11 | 36 | 12 | 58.3% | | 66.7% |
| Other adverse reaction - steroids | 9 | 4 | 20 | 5 | 55.0% | | 20.0% |
| Other adverse reaction - anti-seizure medications | 2 | | 5 | | 40.0% | | |
| Other adverse reaction - digestives medications | 3 | 2 | 6 | 2 | 66.7% | | 100.0% |
| Other adverse reaction - anticoagulants | 47 | 11 | 70 | 19 | 60.0% | | 52.6% |
| Other adverse reaction - Heart medications | 7 | 1 | 11 | 1 | 63.6% | | 100.0% |
| Other adverse reaction - hypertension medications | 5 | | 12 | | 75.0% | | |
| Other adverse reaction - weight loss medications | 29 | | 38 | | 78.9% | | |
| Other adverse reaction - topical applications | 1 | | 1 | | 100.0% | | |
| Other adverse reaction - adrenaline & related | 3 | 2 | 6 | 2 | 33.3% | | |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | | % of Defendants With Payments Who Were Physicians or Surgeons |
|--|-------------|---------------------|--------------|--------------------------------|---|--|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | Defendants Who Were Physicians or Surgeons | | |
| Other adverse reaction - Pain management, non-narcotic | 12 | | 17 | | 41.2% | | |
| Other adverse reaction - Pain management, narcotic | 19 | 3 | 51 | 4 | 45.1% | | |
| Other adverse reaction - Sedatives & relaxants | 4 | 2 | 7 | 2 | 57.1% | | 50.0% |
| Other adverse reaction - chemotherapy | 7 | 2 | 30 | 2 | 80.0% | | 50.0% |
| Other adverse reaction - cholesterol agents | 7 | 1 | 10 | 2 | 60.0% | | 50.0% |
| Other adverse reaction - Hormonal treatments | 3 | | 4 | | 25.0% | | |
| Other adverse reaction - vaccines | 1 | | 2 | | 50.0% | | |
| Other adverse reaction - Cognitive & affective disorder | 108 | 1 | 142 | 1 | 86.6% | | 50.0% |
| Other adverse reaction - diabetic medications | 7 | 2 | 9 | 2 | 66.7% | | |
| Other adverse reaction - Immune medications | 3 | 1 | 4 | 2 | 25.0% | | |
| Other adverse reaction - antibiotics | 14 | 5 | 26 | 7 | 46.2% | | 28.6% |
| Other adverse reaction - antifungal agents | 1 | | 1 | | 100.0% | | |
| Other adverse reaction - antiviral agents | 1 | 1 | 2 | 2 | | | |
| Other adverse reaction - antiparasitic agents | 2 | 1 | 4 | 1 | 75.0% | | 100.0% |
| Other adverse reaction - anti-inflammatory, excluding steroids | 5 | | 7 | | 42.9% | | |
| Other adverse reaction - unknown medications | 91 | 19 | 152 | 22 | 53.9% | | 27.3% |
| Cut, puncture, tear during injection | 1 | | 1 | | 100.0% | | |
| Incorrect dilution of fluid | 1 | | 2 | | 50.0% | | |
| Contaminated substance taken or injected | 3 | | 5 | | 20.0% | | |
| Improper placement of therapeutic device | 1 | 1 | 3 | 2 | 100.0% | | 100.0% |
| Nonadministration of necessary care or other omission | 1 | | 1 | | 100.0% | | |
| Treatment did not have intended effect | 1 | | 1 | | | | |
| Other infection contracted during care | 1 | | 1 | | 100.0% | | |
| Premature extubation | 5 | 4 | 7 | 4 | 42.9% | | 75.0% |
| Injury from improper operation of equipment | 1 | 1 | 1 | 1 | | | |
| Injury from equipment malfunction | 2 | | 2 | | | | |
| Unknown | 7 | 2 | 15 | 3 | 42.9% | | 33.3% |
| Subtotal - Medication Related Allegations | 850 | 338 | 1,324 | 401 | 47.6% | | 22.4% |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | |
|--|-------------|------------------|------------|--------------------------|---|---|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | % of Defendants Who Were Physicians or Surgeons | % of Defendants With Payments Who Were Physicians or Surgeons |
| IV & Blood Products Related Allegations | | | | | | |
| Embolism/ thrombosis | 6 | 3 | 6 | 3 | | |
| IV infiltration event | 93 | 50 | 137 | 55 | 21.2% | 3.6% |
| Cut, puncture, tear during injection | 12 | 6 | 15 | 6 | 26.7% | |
| Cut, puncture, tear during other catheterization | 1 | | 1 | | 100.0% | |
| Foreign body retained - during injection | 4 | 4 | 5 | 4 | | |
| Excessive amount of blood or other fluid | 1 | 1 | 2 | 1 | | |
| Incorrect dilution of fluid | 1 | 1 | 1 | 1 | | |
| Inappropriate temperature in local application | 2 | 2 | 5 | 3 | 40.0% | |
| Nonadministration of necessary drug or other substance | 1 | 1 | 1 | 1 | | |
| Improper placement of therapeutic device | 1 | | 1 | | | |
| Incorrect blood type | 2 | 2 | 5 | 2 | 60.0% | |
| Failure to identify or treat compartment syndrome | 2 | | 3 | | 33.3% | |
| Procedure performed on wrong body part | 1 | 1 | 1 | 1 | | |
| Staph infection contracted during care | 5 | 2 | 8 | 2 | 37.5% | |
| Other infection contracted during care | 5 | 4 | 6 | 4 | 16.7% | |
| Development of septic condition during care | 1 | | 3 | | 66.7% | |
| Postoperative bleeding | 1 | | 1 | | 100.0% | |
| Injury from improper operation of equipment | 1 | 1 | 1 | 1 | | |
| Not applicable, no identifiable allegation of medical injury | 1 | 1 | 1 | 1 | | |
| Unknown | 4 | 1 | 4 | 1 | | |
| Subtotal - IV & Blood Products Related Allegations | 145 | 80 | 207 | 86 | 22.7% | 3.2% |
| Pregnancy & Childbirth Related Allegations | | | | | | |
| Ectopic pregnancy | 23 | 7 | 57 | 8 | 49.1% | 50.0% |
| Spontaneous abortion / stillbirth | 30 | 18 | 56 | 22 | 41.1% | 27.3% |
| Complications w/ abortion | 6 | 3 | 12 | 3 | 66.7% | 66.7% |
| Complications w hypertension | 1 | | 3 | | 66.7% | |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | |
|--|-------------|---------------------|------------|--------------------------------|---|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | % of Defendants Who Were Physicians or Surgeons | % of Defendants With Payments Who Were Physicians or Surgeons |
| Eclampsia | 15 | 6 | 34 | 11 | 70.6% | 63.6% |
| Infections | 26 | 11 | 57 | 13 | 50.9% | 38.5% |
| Complications of gestational diabetes | 5 | 2 | 12 | 3 | 41.7% | 33.3% |
| Other maternal complications related to pregnancy | 2 | 2 | 4 | 2 | 100.0% | 100.0% |
| Complications of multiple gestation | 4 | 1 | 6 | 1 | 50.0% | 100.0% |
| Complications from disproportion | 14 | 7 | 23 | 9 | 43.5% | 22.2% |
| Fetal abnormality or damage | 6 | 2 | 18 | 3 | 50.0% | 66.7% |
| RH Isoimmunization | 2 | 2 | 4 | 2 | 50.0% | 50.0% |
| Complications of placental disorders | 38 | 18 | 73 | 26 | 49.3% | 42.3% |
| Complications from prolonged pregnancy | 1 | 1 | 1 | 1 | | 16.7% |
| Pre-term labor | 17 | 5 | 26 | 6 | 34.6% | 25.0% |
| Prolonged labor | 7 | 4 | 12 | 4 | 41.7% | 45.8% |
| Shoulder dystocia | 67 | 34 | 136 | 48 | 45.6% | 83.3% |
| Other obstructed labor | 7 | 4 | 10 | 6 | 60.0% | |
| Umbilical cord complications | 2 | | 6 | | 50.0% | 20.0% |
| Other obstetric trauma | 5 | 3 | 13 | 5 | 23.1% | |
| Postpartum hemorrhage | 4 | 2 | 14 | 3 | 35.7% | |
| Retained placenta and membranes | 2 | | 2 | | | |
| Fetus / newborn affected by maternal condition unr | 5 | 3 | 17 | 11 | 64.7% | 45.5% |
| Deficient fetal growth rate | 4 | 3 | 11 | 6 | 36.4% | 50.0% |
| Intracranial laceration or hemorrhage due to birth | 6 | 4 | 8 | 4 | 12.5% | |
| Other birth injuries to central nervous system | 19 | 13 | 35 | 18 | 42.9% | 44.4% |
| Birth injury to peripheral nervous system | 14 | 7 | 32 | 9 | 53.1% | 55.6% |
| Other birth injuries | 2 | 2 | 3 | 2 | 33.3% | |
| Intrauterine hypoxia | 75 | 42 | 157 | 66 | 43.3% | 42.4% |
| Respiratory distress of newborn | 1 | 1 | 3 | 2 | 66.7% | 50.0% |
| Pulmonary hemorrhage originating in the perinatal | 1 | 1 | 2 | 2 | 100.0% | 100.0% |
| Hemolytic disease of fetus or newborn | 1 | | 1 | | | |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | | % of Defendants With Payments Who Were Physicians or Surgeons |
|--|-------------|---------------------|--------------|--------------------------------|---|--|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | Defendants Who Were Physicians or Surgeons | | |
| Kernicterus | 1 | 1 | 1 | 1 | | | |
| Metabolic / endocrine disorders of fetus or newborn | 1 | 1 | 1 | 1 | 50.0% | | |
| Seizure disorder of infant | 2 | 1 | 1 | 1 | | | |
| Mix-up of newborn at discharge | 1 | | | 1 | | | |
| Cut, tear, perforation | 17 | 5 | 25 | 5 | 28.0% | | |
| Retained surgical or other material | 16 | 10 | 27 | 14 | 51.9% | | 50.0% |
| Cardiovascular complications of pregnancy | 8 | 3 | 18 | 7 | 50.0% | | 42.9% |
| Injury from equipment failure | 1 | | 2 | | 50.0% | | |
| Sutures, staples, etc improperly placed | 1 | 1 | 1 | 1 | 100.0% | | 100.0% |
| Other improper closure of surgical site | 2 | 1 | 3 | 1 | | | |
| Other respiratory distress | 1 | | 2 | | 50.0% | | |
| Development of fistula | 2 | | 4 | | 50.0% | | |
| Unnecessary surgery or procedure | 1 | | 1 | | 100.0% | | |
| Development of gangrene or other necrotizing condition | 4 | 1 | 14 | 3 | 71.4% | | 100.0% |
| Development of septic condition during care | 1 | 1 | 2 | 1 | 50.0% | | 100.0% |
| Postoperative bleeding | 1 | | 2 | | 50.0% | | |
| Other problem with surgical site | 1 | | 1 | | 100.0% | | |
| Retained body part | 2 | | 7 | | 71.4% | | |
| Physician delay or failure to respond to call | 1 | 1 | 1 | 1 | | | |
| Injury to fetus or mother due to procedure unrelated to pregnancy | 3 | 1 | 4 | 1 | 50.0% | | 100.0% |
| Other injury incidental to medical procedure | 2 | 2 | 5 | 3 | 60.0% | | 33.3% |
| Other injury unrelated to medical treatment | 1 | 1 | 2 | 2 | 50.0% | | 50.0% |
| Unknown | 97 | 31 | 120 | 42 | 46.2% | | 46.3% |
| Subtotal - Pregnancy & Childbirth Related Allegations | 549 | 269 | 1,096 | 380 | 46.9% | | 43.2% |
| Non-surgical Treatment Related Allegations | | | | | | | |
| Hematoma / aneurysm - resulting from treatment | 11 | 5 | 25 | 6 | 44.0% | | 16.7% |
| Embolism/ thrombosis - resulting from treatment | 17 | 7 | 27 | 8 | 33.3% | | 12.5% |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | | % of |
|--|-------------|---------------------|------------|--------------------------------|---|--|------|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | Defendants Who Were Physicians or Surgeons | Defendants With Payments Who Were Physicians or Surgeons | |
| Ischemia / vascular deficiency - resulting from treatment | 7 | 2 | 14 | 2 | 50.0% | 50.0% | |
| Hypoxia - resulting from treatment | 7 | 4 | 13 | 6 | 23.1% | 16.7% | |
| Myocardial infarction - resulting from treatment | 27 | 14 | 56 | 17 | 51.8% | 64.7% | |
| Stroke - resulting from treatment | 17 | 3 | 38 | 6 | 71.1% | 66.7% | |
| Wrong dosage administered | 4 | 2 | 6 | 3 | 16.7% | | |
| Extravasation from injection | 2 | | 3 | | 33.3% | | |
| Cut, puncture, tear during injection | 62 | 29 | 95 | 31 | 36.8% | 32.3% | |
| Cut, puncture, tear during endoscopic exam | 60 | 24 | 129 | 30 | 55.0% | 50.0% | |
| Cut, puncture, tear during other catheterization | 27 | 11 | 58 | 12 | 51.7% | 25.0% | |
| Cut, puncture, tear during other medical procedure | 40 | 26 | 54 | 29 | 29.6% | 17.2% | |
| Foreign body retained - during injection | 1 | | 1 | | 100.0% | | |
| Foreign body retained - during endoscopic exam | 1 | 1 | 2 | 1 | 50.0% | | |
| Foreign body retained - during catheterization | 1 | | 1 | | 100.0% | | |
| Foreign body retained - during other medical procedure | 2 | 2 | 2 | 2 | 50.0% | 50.0% | |
| Failure of sterile precautions | 1 | 1 | 1 | 1 | | | |
| Excessive amount of blood or other fluid | 3 | 1 | 7 | 2 | 85.7% | 100.0% | |
| Incorrect dilution of fluid | 2 | 2 | 4 | 3 | 50.0% | 33.3% | |
| Overdose of radiation during therapy | 16 | 8 | 30 | 9 | 50.0% | 33.3% | |
| Dosage failure in electroschock therapy | 3 | 2 | 8 | 3 | 37.5% | | |
| Inappropriate temperature in local application | 18 | 14 | 21 | 14 | 9.5% | | |
| Nonadministration of necessary drug or other substance | 5 | 1 | 8 | 1 | 12.5% | | |
| Contaminated substance taken or injected | 1 | | 1 | | 100.0% | | |
| Wrong fluid used in transfusion | 5 | 5 | 9 | 8 | 33.3% | 37.5% | |
| Performance of inappropriate operation or procedure | 3 | 2 | 4 | 2 | | | |
| Improper placement of prosthetic device | 2 | 1 | 2 | 1 | | | |
| Incorrect prosthetic device, or wrong size | 1 | | 1 | | | | |
| Improper placement of therapeutic device | 20 | 8 | 27 | 11 | 37.0% | 36.4% | |
| Incorrect therapeutic device, or wrong size | 2 | 1 | 2 | 1 | | | |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | |
|--|-------------|------------------|------------|--------------------------|---|---|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | % of Defendants Who Were Physicians or Surgeons | % of Defendants With Payments Who Were Physicians or Surgeons |
| Nonadministration of necessary care or other omission | 92 | 42 | 177 | 50 | 53.1% | 46.0% |
| Injury from equipment failure | 3 | 1 | 3 | 1 | | |
| Civil rights action originating among incarcerated population | 130 | 4 | 302 | 5 | 55.0% | 20.0% |
| Incorrect blood type | 1 | 1 | 1 | 1 | | |
| Did not consent to procedure | 4 | 1 | 4 | 1 | 25.0% | |
| Failure to identify or treat compartment syndrome | 5 | 3 | 15 | 3 | 53.3% | 33.3% |
| Procedure performed on wrong body part | 2 | 1 | 4 | 2 | 50.0% | |
| Misset fracture or non-union | 43 | 16 | 68 | 17 | 51.5% | 41.2% |
| Sutures, staples, etc improperly placed | 4 | | 4 | | | |
| Other improper closure of surgical site | 4 | 2 | 5 | 2 | 60.0% | 50.0% |
| Injury from aspiration | 21 | 9 | 52 | 12 | 57.7% | 41.7% |
| Other respiratory distress | 14 | 7 | 23 | 11 | 30.4% | 18.2% |
| Failure to stabilize prior to transfer / discharge | 25 | 14 | 49 | 16 | 49.0% | 25.0% |
| Treatment did not have intended effect | 69 | 20 | 113 | 26 | 48.7% | 57.7% |
| Failure to warn of risks of procedure | 2 | | 2 | | 50.0% | |
| Allergic reaction to medical materials, excluding Wrong patient | 11 | 6 | 12 | 6 | 8.3% | 16.7% |
| Inappropriate handling of transplantable material | 4 | 3 | 4 | 3 | | |
| Unnecessary surgery or procedure | 1 | | 1 | | 100.0% | |
| Pressure ulcers during care | 9 | | 10 | | 50.0% | |
| Development of gangrene or other necrotizing condi | 176 | 93 | 304 | 110 | 38.5% | 17.3% |
| Staph infection contracted during care | 14 | 5 | 31 | 6 | 51.6% | 33.3% |
| Other infection contracted during care | 12 | 3 | 43 | 4 | 67.4% | |
| Development of septic condition during care | 110 | 33 | 152 | 36 | 34.2% | 16.7% |
| Other problem with surgical site | 13 | 9 | 28 | 13 | 57.1% | 46.2% |
| Failed sterilization | 1 | | 1 | | | |
| Failure to timely / properly intubate | 1 | | 2 | | 50.0% | |
| Improper phone of other remote instructions | 18 | 15 | 31 | 17 | 35.5% | 23.5% |
| | 1 | 1 | 1 | 1 | 100.0% | 100.0% |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | | % of |
|--|-------------|---------------------|------------|--------------------------------|---|--|------|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | Defendants Who Were Physicians or Surgeons | Defendants With Payments Who Were Physicians or Surgeons | |
| Delay in scheduling surgery | 4 | 3 | 7 | 5 | 100.0% | 100.0% | |
| Other Delay | 10 | 2 | 12 | 2 | 33.3% | | |
| Failure to monitor | 10 | 6 | 20 | 8 | 75.0% | 50.0% | |
| Delay in transport | 5 | 2 | 5 | 2 | | | |
| Failed resuscitation | 6 | 3 | 6 | 3 | 16.7% | | |
| Other failure to effectively treat | 30 | 12 | 60 | 18 | 53.3% | 55.6% | |
| Failure to communicate with patient | 2 | 1 | 2 | 1 | 100.0% | 100.0% | |
| Abuse / neglect | 4 | 2 | 7 | 4 | 14.3% | 25.0% | |
| Retained external body, excluding med equipment | 5 | 2 | 5 | 2 | 20.0% | | |
| Refusal to treat / indifference | 10 | | 18 | | 61.1% | | |
| Failure to ensure proper nutrition or hydration | 14 | 7 | 20 | 8 | 35.0% | 12.5% | |
| G-tube or feeding tube improperly placed or malfunction | 8 | 2 | 10 | 2 | 50.0% | 50.0% | |
| Failure to make timely or appropriate referral | 9 | 4 | 21 | 5 | 38.1% | 20.0% | |
| Delay in Emergency Department | 12 | 3 | 18 | 3 | 27.8% | | |
| Failure in follow-up care | 12 | 4 | 19 | 4 | 68.4% | 25.0% | |
| Physician delay or failure to respond to call | 2 | 1 | 5 | 2 | 80.0% | 100.0% | |
| Injury to fetus or mother due to procedure unrelated | 1 | | 1 | | 100.0% | | |
| Injury during physical therapy | 123 | 55 | 141 | 57 | 7.8% | 3.5% | |
| Injury from patient positioning | 5 | | 6 | | 16.7% | | |
| Other injury incidental to medical procedure | 20 | 7 | 32 | 8 | 37.5% | 12.5% | |
| Injury from improper operation of equipment | 9 | 5 | 13 | 5 | 15.4% | | |
| Injury from equipment malfunction | 10 | 6 | 14 | 6 | 28.6% | 16.7% | |
| Other injury unrelated to medical treatment | 2 | 2 | 3 | 2 | 33.3% | 50.0% | |
| Not applicable, no allegation of medical injury | 9 | 5 | 10 | 5 | 30.0% | 20.0% | |
| Unknown | 118 | 43 | 160 | 50 | 33.5% | 32.7% | |
| Subtotal - Non-surgical Treatment Related Allegations | 1,597 | 642 | 2,705 | 754 | 43.1% | 28.2% | |
| Patient Safety and Legal / Ethical Related Allegations | | | | | | | |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | | % of Defendants With Payments Who Were Physicians or Surgeons |
|--|-------------|---------------------|------------|--------------------------------|---|--|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | Defendants Who Were Physicians or Surgeons | | |
| Assault & battery | 21 | 11 | 23 | 12 | 21.7% | | |
| Breach of patient confidentiality | 52 | 20 | 62 | 20 | 32.3% | | 20.0% |
| Breach of specific regulation | 15 | 4 | 20 | 5 | 20.0% | | 60.0% |
| False imprisonment | 13 | 2 | 18 | 2 | 33.3% | | |
| Other legal or ethical misconduct | 23 | 4 | 29 | 4 | 24.1% | | 25.0% |
| Religious issues | 3 | 2 | 4 | 2 | 50.0% | | 50.0% |
| Sexual misconduct | 31 | 14 | 39 | 16 | 28.2% | | 12.5% |
| Wrongful life / birth | 1 | | 2 | | 50.0% | | |
| Not applicable, no allegation of medical injury | 8 | 4 | 9 | 4 | 11.1% | | |
| All acts of self harm | 41 | 21 | 95 | 24 | 46.3% | | 29.2% |
| Patient harmed third party | 1 | | 2 | | 100.0% | | |
| Nonadministration of necessary care or other omission | 3 | 2 | 9 | 3 | 66.7% | | 66.7% |
| Injury from aspiration | 5 | 1 | 5 | 1 | | | |
| Pressure ulcers during care | 2 | | 2 | | | | |
| Failure to warn of health hazard | 28 | 2 | 28 | 2 | 92.9% | | |
| Abuse / neglect | 4 | 1 | 6 | 1 | 33.3% | | |
| Refusal to treat / indifference | 41 | 1 | 91 | 3 | 46.2% | | 33.3% |
| EMTALA violation | 4 | | 4 | | 50.0% | | |
| Fall while under care or on premises | 481 | 285 | 611 | 302 | 17.3% | | 4.3% |
| Harmed by 3rd party | 34 | 18 | 47 | 18 | 40.4% | | 5.6% |
| Injury during transporting or repositioning | 76 | 48 | 87 | 50 | 6.9% | | 6.0% |
| Injury during physical therapy, alleging assault | 1 | 1 | 2 | 1 | | | |
| Injury from patient positioning | 1 | | 1 | | 100.0% | | |
| Injury from improper operation of equipment | 4 | 1 | 4 | 1 | 25.0% | | |
| Injury while restraining patient or by security | 5 | 3 | 5 | 3 | 40.0% | | |
| Elopement from facility | 5 | 5 | 5 | 5 | | | |
| Other injury unrelated to medical treatment | 47 | 38 | 56 | 40 | 14.3% | | 2.5% |
| Unknown patient safety, legal or ethical breach | 3 | | 3 | | 33.3% | | |

| Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010 | | | | | | |
|--|-------------|---------------------|------------|--------------------------------|---|--|
| Allegation | Occurrences | Paid Occurrences | Defendants | Defendants With Payments | % of Defendants Who Were Physicians or Surgeons | % of Defendants With Payments Who Were Physicians or Surgeons |
| Subtotal - Patient Safety & Legal / Ethical Allegations | 955 | 488 | 1,271 | 519 | 25.6% | 21.7% |
| Unknown | 301 | 82 | 406 | 83 | 35.7% | 21.7% |
| Total | 8,833 | 3,887 | 16,018 | 4,868 | 47.2% | 34.7% |

| Surgery Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|---|-------------|------------------|---------------------------------------|-------------------------------------|
| Illness or Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (All Cases) |
| Infectious Conditions | | | | |
| External ear | 1 | 1 | \$225,000 | 3.0 |
| Middle ear, mastoid, or inner ear | 4 | 4 | \$199,375 | 5.0 |
| Heart disease | 1 | | | 9.0 |
| Acute upper respiratory infections | 3 | 2 | \$161,400 | 5.3 |
| Gastro-esophageal diseases | 1 | 1 | \$400,000 | 9.0 |
| Diseases of the appendix | 1 | 1 | \$30,000 | 3.0 |
| Skin infections | 2 | 1 | \$3,103 | 6.5 |
| Musculoskeletal - excluding spine | 1 | | | 3.0 |
| Other diseases of urinary system | 1 | | | 3.0 |
| Subtotal | 15 | 10 | \$177,840 | 5.3 |
| Neoplasms & Cancer | | | | |
| Oral | 5 | 4 | \$297,132 | 7.0 |
| Digestive organs | 12 | 4 | \$180,000 | 7.1 |
| Respiratory organs | 7 | 4 | \$372,500 | 8.1 |
| Bone and articular cartilage | 2 | 2 | \$129,076 | 6.5 |
| Skin | 3 | 3 | \$19,167 | 3.7 |
| Breast | 9 | 5 | \$79,235 | 5.1 |
| Female genital organs | 7 | 4 | \$258,053 | 5.0 |
| Male genital organs | 2 | 1 | \$316,667 | 6.5 |
| Urinary tract, including kidney & bladder | 2 | 1 | \$40,000 | 4.0 |
| Eye, brain, other central nervous system | 1 | | | 7.0 |
| Thyroid & other endocrine glands | 2 | | | 5.5 |
| Lymphoid and related, including Hodgkin | 31 | 30 | \$176,474 | 6.3 |
| Neoplasms of unknown type | 77 | 41 | \$318,523 | 5.4 |
| Subtotal | 160 | 99 | \$240,938 | 5.8 |
| Metabolic or Endocrine Condition | | | | |
| Immune system disorders | 1 | 1 | \$25,000 | 3.0 |
| Disorders of thyroid gland | 13 | 9 | \$184,456 | 5.5 |
| Diabetes | 4 | 1 | \$450,000 | 7.5 |
| Disorders of the endocrine glands | 2 | 1 | \$900,000 | 9.0 |
| Malnutrition / dehydration | 1 | 1 | \$50,000 | 9.0 |
| Obesity | 42 | 22 | \$535,958 | 6.6 |
| Other metabolic disorders | 2 | | | 5.0 |
| Subtotal | 65 | 35 | \$424,319 | 6.4 |
| Neurological / Nervous System Disorders | | | | |
| Inflammatory central nervous diseases | 5 | 2 | \$240,625 | 6.6 |
| Epilepsy and related syndromes | 3 | 2 | \$450,000 | 6.7 |
| Migraine and headache syndromes | 1 | | | 3.0 |

| Surgery Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|---|-------------|------------------|---------------------------------------|-------------------------------------|
| Illness or Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (All Cases) |
| Sleep disorders | 1 | | | 9.0 |
| Nerve, nerve root and plexus disorders | 5 | 1 | \$50,000 | 5.8 |
| Other - hydrocephalus | 2 | | | 9.0 |
| Subtotal | 17 | 5 | \$190,000 | 4.6 |
| Auditory / Visual Conditions | | | | |
| Disease of the eye | 75 | 32 | \$108,910 | 4.7 |
| External ear | 1 | | | 6.0 |
| Middle ear, mastoid, or inner ear | 10 | 4 | \$277,500 | 5.0 |
| Other ear disorders | 1 | | | 4.0 |
| Subtotal | 87 | 36 | \$30,833 | 0.7 |
| Cardiovascular Conditions | | | | |
| Heart disease | 217 | 80 | \$348,121 | 6.6 |
| Cerebrovascular diseases | 8 | 5 | \$1,162,882 | 7.0 |
| Atherosclerosis | 8 | 2 | \$200,000 | 6.0 |
| Aortic aneurysm and dissections | 14 | 5 | \$845,000 | 6.4 |
| Other aneurysm | 3 | | | 6.0 |
| other peripheral vascular diseases | 5 | 1 | \$15,000 | 5.2 |
| Arterial embolism and thrombosis | 1 | | | 7.0 |
| other disorders of arteries | 1 | | | 5.0 |
| Phlebitis and thrombophlebitis | 2 | 1 | \$450,000 | 6.0 |
| Portal vein thrombosis | 1 | 1 | \$900,000 | 6.0 |
| Varicose veins of lower extremities | 2 | | | 3.0 |
| Hemorrhoids | 3 | 2 | \$606,250 | 5.0 |
| Other circulatory disorders | 1 | 1 | \$65,000 | 4.0 |
| Subtotal | 266 | 98 | \$133,489 | 1.1 |
| Respiratory Conditions | | | | |
| Acute upper respiratory infections | 7 | 6 | \$160,866 | 4.3 |
| Influenza and pneumonia | 1 | 1 | \$475,000 | 8.0 |
| Other disease of upper respiratory tract | 6 | 4 | \$212,032 | 5.0 |
| Chronic lower respiratory diseases | 2 | 1 | \$75,000 | 7.0 |
| Other diseases of respiratory system | 7 | 5 | \$209,000 | 4.9 |
| Subtotal | 23 | 17 | \$143,713 | 3.7 |
| Gastrointestinal Conditions | | | | |
| Gastro-esophageal diseases | 14 | 5 | \$497,600 | 4.9 |
| Gastric or peptic ulcer | 1 | 1 | \$380,000 | 99.0 |
| Other diseases of stomach | 2 | | | 5.0 |
| Diseases of the appendix | 23 | 13 | \$272,028 | 4.7 |
| Hernia | 66 | 28 | \$220,164 | 5.0 |
| Chrons disease | 2 | 1 | \$225,000 | 4.0 |
| Ulcerative colitis | 6 | 3 | \$275,000 | 5.8 |
| Other noninfective gastroenteritis and colitis | 3 | 3 | \$407,181 | 7.7 |

| Surgery Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|---|-------------|------------------|---------------------------------------|-------------------------------------|
| Illness or Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (All Cases) |
| Vascular disorders of the intestine | 1 | | | 5.0 |
| Paralytic ileus and obstructions without hernia | 13 | 7 | \$467,120 | 7.2 |
| Diverticular disease of intestine | 20 | 9 | \$358,621 | 5.4 |
| Fissure and fistula | 6 | 4 | \$100,625 | 4.5 |
| Other disorders of intestine | 3 | | | 8.3 |
| Diseases of the liver | 1 | 1 | \$225,000 | 9.0 |
| Gallbladder and pancreas | 164 | 91 | \$375,958 | 5.4 |
| Other digestive disorders | 7 | 4 | \$251,750 | 5.0 |
| Subtotal | 332 | 170 | \$321,745 | 5.4 |
| Integumentary Conditions | | | | |
| Skin infections | 2 | 1 | \$40,000 | 5.0 |
| Disorders of skin appendages | 5 | 3 | \$73,167 | 3.8 |
| Other skin disorders | 3 | 1 | \$200,000 | 4.3 |
| Subtotal | 10 | 5 | \$83,900 | 943.7 |
| Musculoskeletal Conditions | | | | |
| Musculoskeletal - excluding spine | 402 | 173 | \$201,461 | 4.4 |
| Musculoskeletal - spine | 247 | 93 | \$401,390 | 5.2 |
| Soft tissue disorders | 1 | | | 4.0 |
| Subtotal | 650 | 266 | \$140,336 | 2.0 |
| Genitourinary Conditions | | | | |
| Renal tubulo-interstitial disease | 4 | 1 | \$20,000 | 7.0 |
| Renal failure | 12 | 6 | \$506,667 | 7.6 |
| Urolithiasis | 2 | 1 | \$20,000 | 4.0 |
| Other diseases of kidney or ureter | 10 | 4 | \$161,375 | 4.5 |
| Other diseases of urinary system | 14 | 4 | \$181,566 | 4.7 |
| Diseases of male reproductive organs | 4 | | | 3.8 |
| Inflammatory diseases of female pelvic organs | 4 | 2 | \$50,000 | 4.3 |
| Diseases of female reproductive organs | 154 | 63 | \$326,721 | 4.6 |
| Other disorders of genitourinary tract | 3 | 2 | \$137,811 | 3.7 |
| Subtotal | 207 | 83 | \$305,914 | 4.7 |
| Physical Trauma | | | | |
| Fracture | 101 | 38 | \$308,260 | 4.7 |
| Dislocation | 2 | 1 | \$151,752 | 7.5 |
| Cuts, burns, abrasions to skin | 7 | 3 | \$68,333 | 3.9 |
| Injury to tendons or muscle | 24 | 6 | \$167,000 | 4.1 |
| Injury to nerves | 2 | 1 | \$95,000 | 7.0 |
| Injury to internal organs | 18 | 8 | \$304,643 | 7.3 |
| Other physical injury or trauma | 2 | 2 | \$27,180 | 4.5 |
| Subtotal | 156 | 59 | \$66,869 | 1.9 |
| Cosmetic surgery | 125 | 48 | \$128,499 | 3.8 |
| Sterilization | 18 | 7 | \$196,143 | 4.0 |

| Surgery Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|---|--------------|---------------------|--|---|
| Illness or Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (All Cases) |
| Abnormal findings-nervous /musculoskeletal | 1 | | | 5.0 |
| Subtotal | 144 | 55 | \$1,194,514 | 0.6 |
| Unknown | 608 | 267 | \$240,919 | 4.9 |
| Total | 2,740 | 1,205 | \$203,774 | 5.8 |

| Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|--|--------------------|-----------------------------|--|---|
| Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1- 9), All Claims |
| Infectious Diseases | | | | |
| Staph infection | 11 | 6 | \$113,250 | 6.3 |
| Meningitis | 23 | 17 | \$1,196,879 | 7.9 |
| Encephalitis | 1 | 1 | \$665,000 | 9.0 |
| Septic condition | 4 | 4 | \$95,000 | 7.8 |
| Infectious disease - NOC | 11 | 5 | \$696,170 | 6.5 |
| Immune system disorders | 1 | | | 6.0 |
| Middle ear, mastoid, or inner ear | 3 | | | 5.7 |
| Heart disease | 6 | 4 | \$330,000 | 8.2 |
| Acute upper respiratory infections | 3 | 2 | \$350,000 | 9.0 |
| Influenza and pneumonia | 25 | 16 | \$253,281 | 7.1 |
| Other lower respiratory infections | 7 | 2 | \$137,500 | 6.4 |
| Gastro-esophageal diseases | 1 | 1 | \$84,000 | 4.0 |
| Diseases of the appendix | 6 | 2 | \$100,000 | 3.5 |
| Diseases of the liver | 2 | | | 4.5 |
| Gallbladder and pancreas | 1 | | | 9.0 |
| Other digestive disorders | 2 | 1 | \$27,500 | 9.0 |
| Skin infections | 3 | 1 | \$700,000 | 5.2 |
| Musculoskeletal - excluding spine | 5 | 2 | \$265,000 | 4.8 |
| Musculoskeletal - spine | 9 | 5 | \$1,013,667 | 7.3 |
| Other diseases of kidney or ureter | 2 | 1 | \$142,500 | 9.0 |
| Other diseases of urinary system | 1 | | | 3.0 |
| Diseases of male reproductive organs | 1 | | | 5.0 |
| Disorders of breast | 1 | 1 | \$200,000 | 5.0 |
| Diseases of female reproductive organs | 1 | 1 | \$18,946 | 5.0 |
| Abnormal findings-skin | 1 | | | 9.0 |
| Unknown | 10 | 6 | \$412,444 | 7.2 |
| Subtotal | 141 | 78 | \$530,074 | 6.8 |
| Neoplasms / Cancer | | | | |
| Oral | 12 | 2 | \$120,000 | 7.6 |
| Digestive organs | 53 | 24 | \$438,319 | 7.3 |
| Respiratory organs | 66 | 28 | \$331,578 | 8.1 |
| Bone and articular cartilage | 19 | 11 | \$386,943 | 7.3 |
| Skin | 28 | 11 | \$387,727 | 6.5 |
| Mesothelial and soft tissue | 1 | | | 9.0 |
| Breast | 81 | 30 | \$462,097 | 7.6 |
| Female genital organs | 20 | 10 | \$434,986 | 7.7 |
| Male genital organs | 8 | 4 | \$271,875 | 8.1 |
| Urinary tract, including kidney & bladder | 19 | 11 | \$285,628 | 6.9 |
| Eye, brain, other central nervous system | 6 | 4 | \$262,675 | 7.7 |

| Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|--|--------------------|-----------------------------|--|---|
| Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1- 9), All Claims |
| Thyroid & other endocrine glands | 19 | 9 | \$375,647 | 6.8 |
| Ill-defined or unspecified sites | 1 | 1 | \$35,000 | 6.0 |
| Lymphoid and related, including Hodgkin | 8 | 2 | \$631,750 | 7.9 |
| Benign or unknown - in situ | 12 | 3 | \$131,667 | 5.6 |
| Benign | 8 | 4 | \$195,000 | 5.3 |
| Neoplasms of unknown behavior | 8 | 4 | \$312,625 | 6.5 |
| Subtotal | 369 | 158 | \$374,449 | 7.3 |
| Metabolic / Endocrine | | | | |
| Nutritional, hemolytic, & aplastic anemias | 7 | 5 | \$781,333 | 7.7 |
| Coagulation defects | 2 | 1 | \$450,000 | 8.0 |
| Other diseases of blood | 1 | 1 | \$250,000 | 6.0 |
| Immune system disorders | 2 | 1 | \$675,000 | 5.5 |
| Disorders of thyroid gland | 1 | 1 | \$50,000 | 4.0 |
| Diabetes | 13 | 8 | \$357,913 | 7.2 |
| Disorders of the endocrine glands | 4 | 2 | \$295,500 | 6.3 |
| Malnutrition / dehydration | 2 | 2 | \$41,667 | 7.5 |
| other nutritional deficiencies | 1 | 1 | \$150,000 | 9.0 |
| Obesity | 1 | | | 9.0 |
| Other metabolic disorders | 10 | 7 | \$532,143 | 7.9 |
| Subtotal | 44 | 29 | \$439,459 | 7.3 |
| Neurological / Nervous System | | | | |
| Inflammatory central nervous diseases | 8 | 2 | \$331,250 | 7.1 |
| Multiple sclerosis | 1 | | | 2.0 |
| Epilepsy and related syndromes | 3 | | | 8.3 |
| Transient cerebral ischemic attacks, vascular | 1 | 1 | \$815,000 | 7.0 |
| Sleep disorders | 1 | | | 1.0 |
| Nerve, nerve root and plexus disorders | 1 | | | 3.0 |
| Cerebral palsy | 1 | 1 | \$75,000 | 6.0 |
| Cauda Equina Syndrome | 4 | 4 | \$459,511 | 5.5 |
| Other - hydrocephalus | 2 | | | 5.5 |
| Subtotal | 22 | 8 | \$423,818 | 6.1 |
| Auditory / Visual Condition | | | | |
| Disease of the eye | 13 | 9 | \$552,344 | 6.4 |
| External ear | 1 | 1 | \$45,000 | 5.0 |
| Middle ear, mastoid, or inner ear | 1 | | | 3.0 |
| Subtotal | 15 | 10 | \$501,610 | 6.1 |
| Cardiovascular Condition | | | | |
| Hypertensive diseases | 3 | 3 | \$322,333 | 7.0 |
| Heart disease | 150 | 69 | \$380,381 | 7.9 |
| Cerebrovascular diseases | 76 | 33 | \$441,395 | 6.6 |
| Atherosclerosis | 9 | 7 | \$440,071 | 7.2 |

| Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|--|--------------------|-----------------------------|--|---|
| Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1- 9), All Claims |
| Aortic aneurysm and dissections | 26 | 17 | \$567,471 | 8.2 |
| Other aneurysm | 9 | 3 | \$233,334 | 7.0 |
| other peripheral vascular diseases | 14 | 7 | \$183,857 | 6.9 |
| Arterial embolism and thrombosis | 30 | 14 | \$303,420 | 8.4 |
| other disorders of arteries | 3 | 3 | \$1,016,667 | 7.3 |
| Phlebitis and thrombophlebitis | 9 | 4 | \$268,796 | 6.0 |
| Portal vein thrombosis | 11 | 7 | \$255,146 | 7.0 |
| Other venous embolism and thrombosis | 2 | 2 | \$123,742 | 7.5 |
| Subtotal | 342 | 169 | \$395,860 | 7.5 |
| Respiratory Condition | | | | |
| Chronic lower respiratory diseases | 1 | 1 | \$49,970 | 9.0 |
| Lung diseases due to external agents | 1 | 1 | \$1,800,000 | 9.0 |
| Other diseases of pleura | 2 | 1 | \$200,000 | 9.0 |
| Other diseases of respiratory system | 2 | | | 4.5 |
| Subtotal | 6 | 3 | \$683,323 | 7.5 |
| Gastrointestinal Conditions | | | | |
| Gastro-esophageal diseases | 3 | 1 | \$946,659 | 6.3 |
| Gastric or peptic ulcer | 3 | 2 | \$1,207,500 | 7.0 |
| Other diseases of stomach | 1 | | | 9.0 |
| Diseases of the appendix | 42 | 26 | \$207,628 | 4.9 |
| Hernia | 8 | 3 | \$50,000 | 4.1 |
| Chron's disease | 2 | 1 | \$709,173 | 5.5 |
| Ulcerative colitis | 5 | 2 | \$365,000 | 8.4 |
| Other noninfective gastroenteritis and colitis | 2 | 1 | \$2,725,000 | 6.0 |
| Vascular disorders of the intestine | 5 | 2 | \$260,000 | 7.2 |
| Paralytic ileus and obstructions without hernia | 24 | 13 | \$448,408 | 7.6 |
| Diverticular disease of intestine | 15 | 9 | \$343,580 | 6.3 |
| Fissure and fistula | 2 | 1 | \$450,000 | 4.0 |
| Other disorders of intestine | 1 | | | 3.0 |
| Diseases of the liver | 4 | 1 | \$100,000 | 7.3 |
| Gallbladder and pancreas | 12 | 2 | \$102,500 | 4.3 |
| Other digestive disorders | 2 | | | 6.5 |
| Subtotal | 131 | 64 | \$363,605 | 5.9 |
| Integumentary Condition | | | | |
| Other skin disorders | 2 | 1 | \$125,000 | 4.5 |
| Subtotal | 2 | 1 | \$125,000 | 4.5 |
| Musculoskeletal Conditions | | | | |
| Musculoskeletal - excluding spine | 12 | 4 | \$116,250 | 4.0 |
| Musculoskeletal - spine | 30 | 14 | \$724,345 | 5.9 |
| Subtotal | 42 | 18 | \$589,213 | 5.3 |
| Genitourinary Condition | | | | |

| Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|--|--------------------|-----------------------------|--|---|
| Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1- 9), All Claims |
| Glomerular disease | 2 | 2 | \$662,500 | 7.0 |
| Renal tubulo-interstitial disease | 4 | | | 4.3 |
| Renal failure | 9 | 6 | \$186,250 | 7.3 |
| Urolithiasis | 1 | 1 | \$300,000 | 6.0 |
| Other diseases of kidney or ureter | 3 | 2 | \$1,000,000 | 6.3 |
| Other diseases of urinary system | 2 | | | 6.0 |
| Diseases of male reproductive organs | 11 | 5 | \$116,500 | 5.1 |
| Diseases of the female reproductive organs | 4 | 2 | \$846,875 | 5.0 |
| Unknown | 27 | 11 | \$139,653 | 3.2 |
| Subtotal | 63 | 29 | \$294,998 | 4.7 |
| Traumatic Injuries / Toxins | | | | |
| Poisoning and other external agents cause of injury | 6 | 2 | \$80,000 | 6.2 |
| Fracture | 151 | 54 | \$241,416 | 4.0 |
| Dislocation | 4 | 1 | \$450,000 | 3.5 |
| Cuts, burns, abrasions to skin | 3 | 2 | \$103,750 | 4.3 |
| Sprains, other soft tissue injury | 2 | 1 | \$97,500 | 4.0 |
| Injury to tendons or muscle | 29 | 9 | \$106,268 | 4.0 |
| Injury to nerves | 2 | | | 5.5 |
| Injury to internal organs | 49 | 28 | \$567,885 | 7.1 |
| Subtotal | 246 | 97 | \$317,615 | 4.7 |
| Unknown | 146 | 61 | \$294,148 | 6.0 |
| Total | 1,423 | 664 | \$397,553 | 6.5 |

| Medication Related Allegations By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|---|-------------|------------------|---------------------------------------|--|
| Illness of Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9), All Occurrences |
| Infectious Conditions | | | | |
| Middle ear, mastoid, or inner ear | 1 | | | 5.0 |
| Other ear disorders | 1 | | | 3.0 |
| Acute upper respiratory infections | 1 | | | 3.0 |
| Influenza and pneumonia | 1 | 1 | \$100,000 | 9.0 |
| Acute upper respiratory infections | 1 | | | 4.0 |
| Other lower respiratory infections | 3 | 3 | \$492,000 | 5.3 |
| Chronic lower respiratory diseases | 2 | 1 | \$30,000 | 7.5 |
| Peritonitis | 1 | 1 | \$2,500,000 | 7.0 |
| Diseases of the liver | 1 | | | 3.0 |
| Skin infections | 4 | 3 | \$138,600 | 3.8 |
| Disorders of skin appendages | 1 | | | 5.0 |
| Other diseases of urinary system | 1 | | | 9.0 |
| Diseases of male reproductive organs | 1 | | | 3.0 |
| Other disorders of genitourinary tract | 1 | 1 | \$50,000 | 4.0 |
| Infectious disease - NOC | 5 | 4 | \$40,283 | 3.6 |
| Unknown infectious condition | 18 | 10 | \$311,189 | 4.5 |
| Subtotal | 43 | 24 | \$326,868 | 4.6 |
| Neoplasms / Cancer | | | | |
| Respiratory organs | 2 | 1 | \$25,000 | 9.0 |
| Breast | 1 | | | 9.0 |
| Thyroid & other endocrine glands | 1 | 1 | \$250,000 | 9.0 |
| Lymphoid and related, including Hodgkin | 2 | 1 | \$325,000 | 6.0 |
| Unknown | 1 | 1 | \$275,000 | 6.0 |
| Subtotal | 7 | 4 | \$218,750 | 7.7 |
| Metabolic / Endocrine Conditions | | | | |
| Nutritional, hemolytic, & aplastic anemias | 1 | | | 9.0 |
| Immune system disorders | 1 | | | 3.0 |
| Disorders of thyroid gland | 3 | | | 2.0 |
| Diabetes | 21 | 5 | \$52,158 | 4.8 |
| Other disorders of glucose regulation | 1 | | | 9.0 |
| Other nutritional deficiencies | 1 | 1 | \$2,000 | 2.0 |
| Obesity | 44 | 1 | \$502,740 | 2.9 |
| Other metabolic disorders | 4 | 1 | \$200,000 | 5.0 |
| Subtotal | 76 | 8 | \$120,692 | 3.6 |
| Behavioral Condition | | | | |
| Substance abuse | 7 | 2 | \$445,000 | 7.6 |

| Medication Related Allegations By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|---|-------------|---------------------|--|--|
| Illness of Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9), All Occurrences |
| Schizophrenia and delusional disorders | 81 | 7 | \$203,274 | 4.7 |
| Affective disorders | 43 | 9 | \$94,515 | 4.1 |
| Neurotic or stress related (anxiety, phobia, OCD) | 3 | 1 | \$6,255 | 4.0 |
| Hyperkinetic and childhood behavioral disorders | 1 | 1 | \$5,000 | 4.0 |
| Subtotal | 135 | 20 | \$158,740 | 4.6 |
| Neurological Conditions | | | | |
| Extraprymidal, incl. Parkinson | 2 | 2 | \$127,309 | 3.5 |
| Epilepsy and related syndromes | 8 | 6 | \$334,375 | 3.5 |
| Migraine and headache syndromes | 3 | | | 3.7 |
| Nerve, nerve root and plexus disorders | 1 | | | 4.0 |
| Subtotal | 14 | 8 | \$282,608 | 3.6 |
| Auditory / Visual Conditions | | | | |
| Disease of the eye | 7 | 2 | \$15,000 | 5.1 |
| Subtotal | 7 | 2 | \$15,000 | 5.1 |
| Cardiovascular Conditions | | | | |
| Hypertensive diseases | 10 | 2 | \$477,500 | 4.2 |
| Heart disease | 34 | 9 | \$204,278 | 6.9 |
| Cerebrovascular diseases | 5 | 4 | \$278,750 | 7.8 |
| Atherosclerosis | 10 | 4 | \$151,684 | 5.3 |
| Arterial embolism and thrombosis | 2 | | | 9.0 |
| Other arterial disorder | 1 | 1 | \$30,000 | 5.0 |
| Phlebitis and thrombophlebitis | 3 | | | 8.3 |
| Portal vein thrombosis | 1 | 1 | \$185,000 | 5.0 |
| Varicose veins of lower extremities | 1 | | | 7.0 |
| Subtotal | 67 | 21 | \$225,249 | 6.4 |
| Respiratory Conditions | | | | |
| Other disease of upper respiratory tract | 1 | 1 | \$110,000 | 1.0 |
| Chronic lower respiratory diseases | 5 | | | 4.2 |
| Lung diseases due to external agents | 1 | 1 | \$87,500 | 3.0 |
| Subtotals | 7 | 2 | \$98,750 | 3.6 |
| Gastrointestinal Conditions | | | | |
| Gastro-esophageal diseases | 4 | 1 | \$2,500 | 5.5 |
| Gastric or peptic ulcer | 1 | | | 2.0 |
| Chron's disease | 1 | 1 | \$500,000 | 6.0 |
| Ulcerative colitis | 1 | 1 | \$135,000 | 9.0 |
| Other noninfective gastroenteritis and colitis | 1 | | | 4.0 |
| Paralytic ileus and obstructions without hernia | 1 | 1 | \$12,000 | 3.0 |
| Peritonitis | 1 | 1 | \$252,945 | 7.0 |
| Gallbladder and pancreas | 3 | 2 | \$1,000,000 | 7.0 |
| Subtotal | 13 | 7 | \$414,635 | 5.7 |
| Integumentary System | | | | |

| Medication Related Allegations By Initial Condition Closed Occurrences, 2002-2010 | | | | |
|---|-------------|------------------|---------------------------------------|--|
| Illness of Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9), All Occurrences |
| Skin infections | 3 | 2 | \$12,750 | 2.3 |
| Other skin disorders | 1 | 1 | \$7,500 | 4.0 |
| Subtotal | 4 | 3 | \$11,000 | 2.8 |
| Musculoskeletal Conditions | | | | |
| Musculoskeletal - excluding spine | 37 | 10 | \$319,675 | 4.9 |
| Musculoskeletal - spine | 18 | 8 | \$174,938 | 6.8 |
| Subtotal | 55 | 18 | \$255,347 | 5.5 |
| Genitourinary Conditions | | | | |
| Glomerular disease | 1 | | | 9.0 |
| Renal tubulo-interstitial disease | 1 | 1 | \$100,000 | 9.0 |
| Renal failure | 3 | 2 | \$172,500 | 5.7 |
| Diseases of male reproductive organs | 3 | 1 | \$142,500 | 8.0 |
| Diseases of female reproductive organs | 7 | 4 | \$426,125 | 5.3 |
| Other disorders of genitourinary tract | 1 | 1 | \$4,154 | 2.0 |
| Subtotal | 16 | 9 | \$255,128 | 6.1 |
| Misc. | | | | |
| Poisoning and other external agents cause of injury | 3 | 1 | \$150,000 | 4.7 |
| Pregnancy and childbirth | 14 | 2 | \$250,000 | 7.0 |
| Cosmetic surgery | 4 | | | 4.8 |
| Fracture | 3 | | | 4.7 |
| Cuts, burns, abrasions to skin | 6 | 4 | \$225,725 | 4.7 |
| Sprains, other soft tissue injury | 1 | | | 3.0 |
| Injury to tendons or muscle | 1 | 1 | \$80,000 | 4.0 |
| Injury to internal organs | 4 | 2 | \$247,500 | 5.8 |
| Subtotal | 36 | 10 | \$212,790 | 5.6 |
| Unknown | 371 | 202 | \$144,601 | 4.5 |
| Total | 480 | 136 | \$235,548 | 5.0 |

| Medication Related Occurrences by Medication Type | | | | |
|---|-------------|------------------|---------------------------------------|---|
| Medication | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Wrong Medication | | | | |
| Steroids | 4 | 2 | \$3,500 | 1.8 |
| Anti-seizure | 1 | 1 | \$60,000 | 4.0 |
| Anti-coagulants | 2 | 2 | \$80,500 | 3.5 |
| Heart failure & rhythm regulation | 2 | 1 | \$5,000 | 2.0 |
| Hypertension control medications | 1 | 1 | \$12,000 | 2.0 |
| Adrenaline & related | 1 | 1 | \$27,000 | 4.0 |
| Pain management - narcotic | 2 | 2 | \$779 | 2.0 |
| Sedatives & relaxants | 2 | 2 | \$32,500 | 2.5 |
| Chemotherapy & cancer agents | 1 | 1 | \$35,000 | 3.0 |
| Cholesterol management agents | 3 | | | 2.0 |
| Vaccines | 1 | | | 2.0 |
| Birth control | 1 | 1 | \$7,500 | 2.0 |
| Behavioral - not related to substance abuse | 10 | 9 | \$10,963 | 2.8 |
| Behavioral - all other | 2 | 2 | \$4,500 | 3.0 |
| Diabetes agents | 4 | 2 | \$17,949 | 4.0 |
| Immunity related medications | 1 | | | 5.0 |
| Antibiotics | 1 | 1 | \$6,000 | 3.0 |
| Antifungal | 1 | 1 | \$30,000 | 4.0 |
| Antiviral | 1 | 1 | \$21,500 | 3.0 |
| Anti-inflammatory - excluding steroids | 1 | 1 | \$100,000 | 9.0 |
| Unknown | 106 | 76 | \$42,862 | 3.7 |
| Subtotal | 148 | 107 | \$36,819 | 3.5 |
| Wrong Dosage | | | | |
| Steroids | 1 | | | 4.0 |
| Anti-seizure | 2 | 2 | \$912,875 | 5.0 |
| Ulcer & digestive medications | 2 | 2 | \$1,280 | 2.5 |
| Anti-coagulants | 8 | 7 | \$101,821 | 4.8 |
| Heart failure & rhythm regulation | 4 | 3 | \$150,000 | 6.0 |
| Hypertension control medications | 1 | | | 2.0 |
| Adrenaline & related | 1 | 1 | \$45,000 | 3.0 |
| Pain management - narcotic | 31 | 21 | \$278,036 | 6.5 |
| Sedatives & relaxants | 4 | 3 | \$263,333 | 7.5 |
| Chemotherapy & cancer agents | 5 | 3 | \$783,333 | 6.0 |
| Hormonal medications | 1 | | | 2.0 |
| Behavioral - not related to substance abuse | 7 | 5 | \$73,801 | 3.6 |
| Behavioral - substance abuse | 3 | 1 | \$675,000 | 9.0 |
| Diabetes agents | 6 | 3 | \$65,597 | 6.0 |
| Antibiotics | 6 | 2 | \$176,839 | 4.2 |
| Antifungal | 1 | 1 | \$850,000 | 9.0 |
| Antiviral | 1 | 1 | \$30,000 | 3.0 |
| Unknown | 62 | 42 | \$231,166 | 3.7 |

| Medication Related Occurrences by Medication Type | | | | |
|---|-------------|------------------|---------------------------------------|---|
| Medication | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Subtotal | 146 | 97 | \$249,467 | 4.8 |
| Allergic Reaction to Medication | | | | |
| Steroids | 1 | | | 5.0 |
| Anti-seizure | 1 | 1 | \$200,000 | 4.0 |
| Anti-coagulants | 1 | 1 | \$725,000 | 6.0 |
| Hypertension control medications | 2 | 1 | \$950,000 | 4.5 |
| All topical medications | 2 | 1 | \$20,000 | 4.5 |
| Pain management- non-narcotic | 5 | 1 | \$16,000 | 3.4 |
| Pain management - narcotic | 3 | 2 | \$150,000 | 6.7 |
| Sedatives & relaxants | 1 | 1 | \$235,000 | 9.0 |
| Hormonal medications | 1 | 1 | \$1,750 | 4.0 |
| Behavioral - not related to substance abuse | 1 | 1 | \$14,165 | 4.0 |
| Antibiotics | 17 | 9 | \$160,004 | 3.7 |
| Anti-inflammatory - excluding steroids | 1 | 1 | \$45,000 | 4.0 |
| Unknown | 18 | 8 | \$66,313 | 4.1 |
| Subtotal | 54 | 28 | \$159,909 | 4.2 |
| Interaction of Two or More Medication | | | | |
| Ulcer & digestive medications | 1 | | | 3.0 |
| Anti-coagulants | 9 | 5 | \$297,500 | 6.6 |
| Hypertension control medications | 1 | | | 9.0 |
| Pain management- non-narcotic | 1 | 1 | \$97,500 | 3.0 |
| Pain management - narcotic | 4 | 1 | \$30,000 | 6.8 |
| Chemotherapy & cancer agents | 1 | 1 | \$175,000 | 9.0 |
| Cholesterol management agents | 1 | 1 | \$297,000 | 3.0 |
| Behavioral - not related to substance abuse | 2 | 1 | \$475,000 | 9.0 |
| Behavioral - substance abuse | 1 | | | 4.0 |
| Diabetes agents | 1 | | | 5.0 |
| Antibiotics | 1 | 1 | \$375,000 | 5.0 |
| All other | 1 | | | 9.0 |
| Unknown | 13 | 8 | \$240,938 | 7.2 |
| Subtotal | 37 | 19 | \$256,026 | 6.7 |
| Addiction or Withdrawal Issues | | | | |
| Pain management - narcotic | 10 | 2 | \$27,500 | 3.9 |
| Sedatives & relaxants | 2 | 2 | \$87,500 | 5.0 |
| Behavioral - not related to substance abuse | 2 | | | 3.0 |
| Subtotal | 14 | 4 | \$57,500 | 3.9 |
| Injury from Long-term / Excessive Use | | | | |
| Steroids | 4 | 1 | \$475,000 | 4.0 |
| Anti-seizure | 1 | 1 | \$150,000 | 5.0 |
| Anti-coagulants | 1 | 1 | \$200,000 | 9.0 |
| Heart failure & rhythm regulation | 1 | | | 9.0 |
| Pain management - narcotic | 2 | | | 9.0 |

| Medication Related Occurrences by Medication Type | | | | |
|---|-------------|------------------|---------------------------------------|---|
| Medication | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Hormonal medications | 1 | | | 5.0 |
| Behavioral - not related to substance abuse | 2 | 1 | \$75,000 | 6.0 |
| Antibiotics | 3 | 1 | \$750,000 | 4.7 |
| All other | 1 | | | 2.0 |
| Antiparasitic agents | 2 | 1 | \$100,929 | 5.0 |
| Anti-inflammatory - excluding steroids | 2 | 1 | \$150,000 | 4.0 |
| Unknown | 4 | 4 | \$183,750 | 5.5 |
| Subtotal | 24 | 11 | \$239,630 | 5.4 |
| Other Adverse Reaction to Correct Medication / Dosage | | | | |
| Antibiotics | 14 | 5 | \$426,000 | 5.4 |
| Antifungal | 1 | | | 5.0 |
| Antiviral | 1 | 1 | \$51,000 | 4.0 |
| Antiparasitic agents | 2 | 1 | \$40,000 | 5.5 |
| Vaccines | 1 | | | 6.0 |
| Pain management- non-narcotic | 12 | | | 5.6 |
| Pain management - narcotic | 20 | 3 | \$212,953 | 6.5 |
| Sedatives & relaxants | 4 | 2 | \$267,500 | 7.3 |
| Anti-inflammatory - excluding steroids | 5 | | | 4.0 |
| Steroids | 9 | 4 | \$167,500 | 4.4 |
| Anti-coagulants | 47 | 11 | \$352,224 | 5.3 |
| Coagulants | 1 | | | 9.0 |
| Heart failure & rhythm regulation | 8 | 1 | \$95,000 | 7.0 |
| Hypertension control medications | 5 | | | 5.0 |
| Cholesterol management agents | 7 | 1 | \$100,000 | 4.7 |
| Anti-seizure | 2 | | | 3.5 |
| Ulcer & digestive medications | 3 | 2 | \$252,500 | 6.0 |
| Weight loss | 29 | | | 3.7 |
| All topical medications | 1 | | | 3.0 |
| Adrenaline & related | 4 | 3 | \$379,167 | 4.8 |
| Chemotherapy & cancer agents | 7 | 2 | \$52,500 | 7.3 |
| Hormonal medications | 3 | | | 6.7 |
| Behavioral - not related to substance abuse | 109 | 1 | \$2,500 | 4.5 |
| Diabetes agents | 7 | 2 | \$35,500 | 5.0 |
| Immunity related medications | 3 | 1 | \$325,000 | 5.3 |
| Sexual function | 2 | 1 | \$142,500 | 7.5 |
| Birth control | 2 | 1 | \$250,000 | 6.0 |
| Fertility | 1 | | | 7.0 |
| Nutritional supplements | 1 | | | 5.0 |
| Unknown | 99 | 82 | \$98,592 | 6.0 |
| Subtotal | 410 | 124 | \$113,290 | 5.3 |
| Equipment Malfunction | | | | |
| Pain management - narcotic | 1 | | | 4.0 |

| Medication Related Occurrences by Medication Type | | | | |
|---|-------------|------------------|---------------------------------------|---|
| Medication | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Diabetes agents | 1 | | | 7.0 |
| Subtotal | 2 | 0 | | 5.5 |
| Injection into Wrong Body Part | | | | |
| Pain management - narcotic | 1 | | | 6.0 |
| Pain management- non-narcotic | 1 | 1 | \$1,000,000 | 9.0 |
| Subtotal | 2 | 1 | \$1,000,000 | 7.5 |
| Incorrect Dilution of Fluid | | | | |
| Chemotherapy & cancer agents | 1 | | | 9.0 |
| Unknown Medication Error | | | | |
| Weight loss | 2 | | | 1.0 |
| Pain management - narcotic | 1 | | | 3.0 |
| Sedatives & relaxants | 1 | 1 | \$600,000 | 9.0 |
| Unknown | 26 | 11 | \$477,295 | 6.2 |
| Subtotal | 30 | 12 | \$1,000,000 | 5.8 |
| Total | 863 | 402 | \$149,861 | 4.9 |

| Non-Surgical Treatment Related Occurrences By Medical Condition | | | | |
|--|-------------|------------------|---------------------------------------|---|
| Disease or Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Infectious Conditions | | | | |
| Immune system disorders | 1 | | | 1.0 |
| Inflammatory central nervous diseases (incl meningitis) | 4 | 3 | \$233,333 | 8.5 |
| External ear | 1 | | | 3.0 |
| Middle ear, mastoid, or inner ear | 2 | 1 | \$167,500 | 5.5 |
| Acute upper respiratory infections | 5 | 1 | \$1,862,500 | 5.6 |
| Influenza and pneumonia | 16 | 10 | \$225,654 | 7.4 |
| Other lower respiratory infections | 3 | 2 | \$50,500 | 4.7 |
| Diseases of the liver | 14 | | | 2.4 |
| Gallbladder and pancreas | 2 | 2 | \$300,000 | 9.0 |
| Other digestive disorders | 1 | 1 | \$42,500 | 4.0 |
| Skin infections | 11 | 3 | \$243,333 | 5.2 |
| Musculoskeletal - excluding spine | 1 | | | 4.0 |
| Osteopathies | 1 | | | 6.0 |
| Other diseases of urinary system | 2 | | | 6.5 |
| Diseases of male reproductive organs | 3 | 3 | \$183,069 | 5.7 |
| Disorders of breast | 1 | 1 | \$47,500 | 3.0 |
| Other disorders of genitourinary tract | 1 | | | 4.0 |
| Infectious disease - NOC | 8 | 1 | \$80,000 | 5.5 |
| Unknown infectious condition | 15 | 8 | \$197,813 | 7.7 |
| Subtotal | 92 | 36 | \$242,201 | 5.7 |
| Neoplasms / Cancer | | | | |
| Oral | 1 | | | 5.0 |
| Digestive organs | 7 | 1 | \$200,000 | 6.6 |
| Respiratory organs | 6 | 3 | \$133,333 | 5.7 |
| Bone and articular cartilage | 1 | | | 6.0 |
| Skin | 2 | 1 | \$100,000 | 6.5 |
| Breast | 6 | 3 | \$113,333 | 5.3 |
| Female reproductive organs | 1 | 1 | \$1,000,510 | 7.0 |
| Male reproductive organs | 2 | 1 | \$478,328 | 8.0 |
| Urinary tract, including kidney & bladder | 2 | 2 | \$497,500 | 7.5 |
| Eye, brain, other central nervous system | 5 | 2 | \$80,000 | 7.0 |
| Thyroid & other endocrine glands | 3 | 2 | \$287,475 | 6.0 |
| Lymphoid and related, including Hodgkin | 2 | 1 | \$170,000 | 9.0 |
| Unknown | 16 | 5 | \$89,200 | 4.3 |
| Subtotal | 54 | 22 | \$221,127 | 5.8 |
| Metabolic / Endocrine | | | | |
| Nutritional, hemolytic, & aplastic anemias | 1 | | | 9.0 |
| Coagulation defects | 1 | 1 | \$275,000 | 9.0 |
| Disorders of thyroid gland | 1 | 1 | \$400,000 | 3.0 |
| Obesity | 26 | 9 | \$283,850 | 6.1 |

| Non-Surgical Treatment Related Occurrences By Medical Condition | | | | |
|--|-------------|------------------|---------------------------------------|---|
| Disease or Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Other disorders of glucose regulation | 4 | 2 | \$300,000 | 8.0 |
| Disorders of the endocrine glands | 1 | 1 | \$700,000 | 9.0 |
| Malnutrition / dehydration | 1 | 1 | \$750,000 | 9.0 |
| Other nutritional deficiencies | 2 | 1 | \$950,000 | 9.0 |
| Obesity | 5 | 3 | \$147,222 | 8.4 |
| Other metabolic disorders | 1 | 1 | \$425,000 | 9.0 |
| Subtotal | 43 | 20 | \$354,816 | 7.0 |
| Behavioral Conditions | | | | |
| Substance abuse | 3 | 3 | \$225,000 | 4.3 |
| Schizophrenia and delusional disorders | 6 | 2 | \$28,000 | 4.0 |
| Affective disorders | 7 | 2 | \$796,500 | 4.7 |
| Hyperkinetic and childhood behavioral disorders | 1 | | | 1.0 |
| Subtotal | 17 | 7 | \$332,000 | 4.2 |
| Neurological Conditions | | | | |
| Inflammatory central nervous diseases | 1 | 1 | \$350,000 | 9.0 |
| Extrapyramidal, incl. Parkinson | 2 | | | 6.0 |
| Multiple sclerosis | 1 | 1 | \$43,500 | 4.0 |
| Epilepsy and related syndromes | 8 | 4 | \$317,750 | 8.3 |
| Migraine and headache syndromes | 1 | | | 1.0 |
| Cerebral palsy | 1 | 1 | \$50,000 | 9.0 |
| Cauda Equina Syndrome | 2 | 2 | \$142,500 | 7.0 |
| Other - hydrocephalus | 1 | | | 3.0 |
| Subtotal | 17 | 9 | \$222,167 | 6.9 |
| Auditory / Visual Conditions | | | | |
| Disease of the eye | 7 | 3 | \$594,477 | 4.7 |
| Middle ear, mastoid, or inner ear | 3 | 1 | \$150,000 | 4.3 |
| Subtotal | 10 | 4 | \$483,358 | 4.6 |
| Cardiovascular Conditions | | | | |
| Hypertensive diseases | 9 | 3 | \$408,333 | 6.4 |
| Heart disease | 65 | 29 | \$656,733 | 6.8 |
| Cerebrovascular diseases | 23 | 8 | \$335,625 | 6.5 |
| Atherosclerosis | 1 | 1 | \$600,000 | 9.0 |
| Aortic aneurysm and dissections | 5 | 1 | \$135,000 | 7.8 |
| other peripheral vascular diseases | 1 | | | 6.0 |
| Arterial embolism and thrombosis | 2 | 1 | \$200,000 | 7.0 |
| other disorders of arteries | 2 | | | 5.5 |
| Other arterial disorder | 1 | | | 9.0 |
| Phlebitis and thrombophlebitis | 5 | 1 | \$10,000 | 4.4 |
| Varicose veins of lower extremities | 2 | 1 | \$50,000 | 3.5 |
| Other disorders of veins | 1 | 1 | \$80,000 | 4.0 |
| Other circulatory disorders | 1 | 1 | \$500,000 | 9.0 |

| Non-Surgical Treatment Related Occurrences By Medical Condition | | | | |
|--|-------------|------------------|---------------------------------------|---|
| Disease or Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Subtotal | 118 | 47 | \$521,920 | 6.6 |
| Respiratory Conditions | | | | |
| Chronic lower respiratory diseases | 4 | 2 | \$162,500 | 9.0 |
| Other diseases of respiratory system | 6 | 2 | \$222,500 | 5.7 |
| Subtotal | 10 | 4 | \$192,500 | 7.0 |
| Gastrointestinal Conditions | | | | |
| Gastro-esophageal diseases | 3 | 3 | \$395,833 | 9.0 |
| Gastric or peptic ulcer | 1 | 1 | \$100,000 | 9.0 |
| Gastritis and dyspepsia | 1 | | | 4.0 |
| Diseases of the appendix | 3 | 2 | \$138,161 | 3.0 |
| Hernia | 5 | | | 2.2 |
| Chron's disease | 1 | | | 3.0 |
| Ulcerative colitis | 2 | | | 3.5 |
| Other non-infective gastroenteritis and colitis | 3 | 1 | \$175,000 | 5.0 |
| Paralytic ileus and obstructions without hernia | 9 | 2 | \$425,000 | 7.9 |
| Diverticular disease of intestine | 5 | 2 | \$492,500 | 6.2 |
| Constipation | 2 | | | 6.0 |
| Other disorders of intestine | 1 | 1 | \$15,000 | 4.0 |
| Diseases of the liver | 2 | | | 6.0 |
| Gallbladder and pancreas | 4 | | | 5.3 |
| Other digestive disorders | 3 | | | 2.7 |
| Subtotal | 45 | 12 | \$299,069 | 5.4 |
| Integumentary | | | | |
| Skin infections | 11 | 3 | \$21,300 | 3.2 |
| Disorders of skin appendages | 1 | 1 | \$180,000 | 3.0 |
| Other skin disorders | 2 | 1 | \$50,000 | 7.5 |
| Subtotal | 14 | 5 | \$58,780 | 3.8 |
| Musculoskeletal Conditions | | | | |
| Musculoskeletal - excluding spine | 107 | 50 | \$117,398 | 3.7 |
| Musculoskeletal - spine | 60 | 22 | \$271,927 | 4.4 |
| Musculoskeletal and connective tissue | 2 | | | 5.0 |
| Subtotal | 169 | 72 | \$164,615 | 4.0 |
| Genitourinary | | | | |
| Glomerular disease | 3 | 1 | \$500,000 | 5.3 |
| Renal failure | 18 | 8 | \$137,594 | 7.1 |
| Other diseases of kidney or ureter | 2 | 1 | \$250,000 | 5.0 |
| Diseases of male reproductive system | 1 | | | 6.0 |
| Diseases of female reproductive system | 1 | | | 1.0 |
| Other disorders of genitourinary tract | 2 | 2 | \$387,500 | 3.5 |
| Subtotal | 27 | 12 | \$218,813 | 6.2 |

| Non-Surgical Treatment Related Occurrences By Medical Condition | | | | |
|--|--------------|---------------------|--|---|
| Disease or Condition | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Miscellaneous | | | | |
| Poisoning and other external agents cause of injury | 20 | 5 | \$108,000 | 4.6 |
| Cosmetic surgery | 12 | 7 | \$26,206 | 3.5 |
| Sterilization | 4 | | | 2.5 |
| Fracture | 99 | 32 | \$103,486 | 5.9 |
| Dislocation | 6 | 3 | \$14,167 | 4.2 |
| Cuts, burns, abrasions to skin | 79 | 22 | \$85,645 | 3.8 |
| Sprains, other soft tissue injury | 3 | | | 1.7 |
| Injury to tendons or muscle | 15 | 3 | \$96,905 | 3.9 |
| Injury to nerves | 1 | | | 1.0 |
| Injury to internal organs | 46 | 16 | \$490,623 | 6.7 |
| Other physical injury or trauma | 4 | | | 7.3 |
| Subtotal | 289 | 88 | \$160,254 | 5.0 |
| Unknown | 698 | 306 | \$176,858 | 5.4 |
| Total | 1,603 | 644 | \$215,558 | 5.4 |

| Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2010 | | | | |
|--|--------------|------------------|---------------------------------------|---|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Emotional distress, pain-no lasting physical effects | | | | |
| Emotional distress | 285 | 74 | \$30,676 | 1.1 |
| Physical pain, little loss of function | 128 | 37 | \$34,103 | 2.6 |
| Subtotal | 413 | 111 | \$31,818 | 1.6 |
| Tissue and Musculoskeletal Injuries | | | | |
| Skin - burns, lacerations, etc | 303 | 156 | \$42,770 | 3.3 |
| Soft tissue injury | 34 | 17 | \$92,367 | 3.5 |
| Fracture from error | 304 | 175 | \$72,591 | 3.5 |
| Skeletal problem from error | 132 | 49 | \$49,561 | 3.4 |
| Fracture complicated by error | 134 | 44 | \$63,645 | 4.9 |
| Skeletal problem complicated by error | 154 | 32 | \$114,917 | 3.7 |
| Partial loss of function of limb | 36 | 15 | \$316,919 | 5.1 |
| Full loss of function of limb | 14 | 5 | \$443,000 | 5.8 |
| Amputation of fingers/toes | 41 | 21 | \$144,315 | 5.1 |
| Amputation of hands/feet | 22 | 10 | \$662,465 | 5.7 |
| Amputation of one limb | 100 | 55 | \$480,561 | 6.1 |
| Amputation of two or more limbs | 8 | 5 | \$533,677 | 7.1 |
| Amputation of other body part | 108 | 51 | \$428,366 | 5.7 |
| Disfigurement / cosmetic | 46 | 19 | \$149,312 | 4.0 |
| Other morphology problem | 244 | 100 | \$151,846 | 4.3 |
| Subtotal | 1,680 | 754 | \$153,108 | 4.2 |
| Neurological / nervous system impairment | | | | |
| Other nervous system impairment | 5 | 1 | \$150,000 | 4.8 |
| Cut, perforation, or tear of nerve | 35 | 19 | \$286,618 | 5.2 |
| Other damage to nerve | 361 | 138 | \$217,634 | 4.7 |
| ERBS palsy | 19 | 10 | \$577,750 | 5.6 |
| Cauda equine syndrome | 10 | 6 | \$326,253 | 5.7 |
| Brachial plexus disorders | 44 | 25 | \$539,647 | 5.8 |
| Cerebral palsy | 42 | 31 | \$1,567,383 | 7.5 |
| Monoplegia - lower limb | 2 | | | 5.5 |
| Hemiplegia | 15 | 6 | \$700,000 | 6.9 |
| Paraplegia | 72 | 44 | \$988,322 | 6.9 |
| Quadriplegia | 39 | 27 | \$1,874,700 | 8.0 |
| other cognitive or neurological deficit | 335 | 158 | \$780,769 | 6.2 |
| Subtotal | 979 | 465 | \$703,460 | 5.8 |
| Cardiovascular/ circulatory outcomes | | | | |
| Damage to veins or arteries | 13 | 4 | \$111,797 | 4.2 |
| Internal bleeding | 89 | 27 | \$218,704 | 4.2 |
| Embolism/thrombosis | 40 | 10 | \$17,118 | 4.0 |
| Ruptured aneurism | 3 | | | 5.7 |
| Stroke | 67 | 32 | \$554,365 | 5.8 |
| Myocardial infarction | 31 | 11 | \$407,164 | 4.6 |

| Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2010 | | | | |
|--|-------------|------------------|---------------------------------------|---|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Other ischemic or anoxic event | 3 | 1 | \$5,000 | 4.3 |
| Subtotal | 246 | 85 | \$338,198 | 4.7 |
| Contraction or progression of various conditions while under care | | | | |
| Contraction - staph infection | 42 | 12 | \$89,842 | 3.5 |
| Progression- staph infection | 10 | 4 | \$62,750 | 3.9 |
| Contraction - meningitis | 7 | 1 | \$1,600,000 | 4.7 |
| Progression - meningitis | 6 | 6 | \$2,264,667 | 7.3 |
| Contraction - peritonitis | 8 | 3 | \$230,167 | 4.4 |
| Contraction - hepatitis | 6 | 1 | \$50,000 | 4.8 |
| Progression - hepatitis | 11 | | | 2.0 |
| Progression - cancer | 250 | 120 | \$330,370 | 6.2 |
| Contraction - sepsis | 26 | 13 | \$529,308 | 4.5 |
| Progression - sepsis | 1 | 1 | \$50,000 | 4.0 |
| Contraction - gangrene / necrotizing condition | 19 | 12 | \$156,889 | 4.4 |
| Contraction - other infection | 293 | 101 | \$166,510 | 3.9 |
| Progression - other infection | 35 | 10 | \$190,000 | 3.5 |
| Progression - non-infectious condition | 57 | 13 | \$123,717 | 3.1 |
| Subtotal | 771 | 297 | \$289,702 | 4.6 |
| Damage to internal organs | | | | |
| Cut, perforation, tear to internal organ | 275 | 126 | \$247,833 | 4.4 |
| Leakage from internal organ | 47 | 25 | \$214,372 | 4.0 |
| Temp - partial loss of organ | 75 | 18 | \$109,554 | 3.4 |
| Temp - full loss of organ | 8 | 3 | \$221,667 | 3.5 |
| Perm - partial loss of organ | 220 | 62 | \$337,188 | 5.1 |
| Perm - full loss of organ | 21 | 15 | \$620,889 | 10.8 |
| Subtotal | 646 | 249 | \$278,885 | 4.7 |
| Hearing and vision loss | | | | |
| Partial - loss of vision | 102 | 47 | \$240,816 | 5.4 |
| Full - loss of vision | 29 | 13 | \$951,086 | 6.6 |
| Partial - loss of hearing | 28 | 12 | \$147,583 | 5.0 |
| Full - loss of hearing | 2 | 2 | \$1,037,500 | 6.0 |
| Subtotal | 161 | 74 | \$372,007 | 5.6 |
| Malnutrition / dehydration | 4 | 3 | \$31,467 | 2.8 |
| Subtotal | 4 | 3 | \$31,467 | 2.8 |
| Patient Safety, Legal / Ethical Transgression | | | | |
| Partial loss of mobility | 8 | 2 | \$187,500 | 4.8 |
| Respiratory distress | 49 | 18 | \$128,425 | 3.8 |
| Accidental / unnecessary sterilization | 14 | 3 | \$236,250 | 5.1 |
| Coma | 8 | 6 | \$1,066,815 | 6.5 |
| Injury primarily psychological | 16 | 8 | \$103,019 | 2.1 |
| Legal or ethical issue | 7 | 3 | \$13,833 | 2.0 |

| Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2010 | | | | |
|--|--------------|---------------------|--|---|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Unnecessary surgery - no complications | 48 | 16 | \$205,831 | 3.8 |
| Unnecessary surgery - complications | 10 | | | 4.1 |
| Additional surgery necessary | 514 | 225 | \$134,669 | 3.8 |
| Wrong site surgery | 1 | 1 | \$1,000,000 | 5.0 |
| Unknown | 1,139 | 411 | \$118,182 | 3.4 |
| Subtotal | 1,814 | 693 | \$135,395 | 3.6 |
| Death | 2,119 | 1,156 | \$305,331 | 9.0 |
| Total | 8,833 | 3,887 | \$284,211 | 5.4 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|-------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Surgery Related | | | | |
| Emotional distress | 21 | 5 | \$40,200 | 1.3 |
| Physical pain, little loss of function | 21 | 5 | \$39,172 | 3.0 |
| Skin - burns, lacerations, etc | 102 | 54 | \$39,628 | 3.4 |
| Soft tissue injury | 12 | 6 | \$95,382 | 3.5 |
| Fracture from error | 14 | 5 | \$126,618 | 4.0 |
| Skeletal problem from error | 12 | 7 | \$66,435 | 4.2 |
| Fracture complicated by error | 21 | 8 | \$92,969 | 4.3 |
| Skeletal problem complicated by error | 64 | 12 | \$162,670 | 4.0 |
| Partial loss of function of limb | 20 | 9 | \$414,032 | 5.5 |
| Full loss of function of limb | 9 | 4 | \$521,250 | 5.7 |
| Amputation of fingers/toes | 10 | 4 | \$275,811 | 5.4 |
| Amputation of hands/feet | 2 | 2 | \$375,000 | 7.0 |
| Amputation of one limb | 37 | 17 | \$455,962 | 6.0 |
| Amputation of two or more limbs | 2 | 2 | \$585,000 | 7.0 |
| Amputation of other body part | 48 | 28 | \$424,566 | 5.5 |
| Disfigurement / cosmetic | 41 | 17 | \$152,907 | 4.0 |
| Other morphology problem | 152 | 68 | \$160,829 | 4.4 |
| Cut, perforation, or tear of nerve | 28 | 16 | \$305,500 | 5.4 |
| Other damage to nerve | 201 | 70 | \$253,235 | 4.9 |
| Cauda equine syndrome | 8 | 4 | \$279,368 | 5.6 |
| Brachial plexus disorders | 1 | 1 | \$210,000 | 5.0 |
| Monoplegia - lower limb | 2 | | | 5.5 |
| Hemiplegia | 5 | 2 | \$550,000 | 7.0 |
| Paraplegia | 29 | 17 | \$1,205,875 | 6.9 |
| Quadriplegia | 10 | 8 | \$2,240,238 | 8.0 |
| Other cognitive or neurological deficit | 64 | 21 | \$457,940 | 6.2 |
| Other nervous system impairment | 1 | 1 | \$150,000 | 4.0 |
| Damage to veins or arteries | 8 | 2 | \$190,094 | 4.6 |
| Internal bleeding | 33 | 10 | \$411,685 | 4.6 |
| Embolism/thrombosis | 9 | 1 | \$7,500 | 4.9 |
| Ruptured aneurism | 1 | | | 5.0 |
| Stroke | 13 | 6 | \$594,919 | 5.9 |
| Myocardial infarction | 7 | 2 | \$350,000 | 4.4 |
| Other ischemic or anoxic event | 1 | | | 4.0 |
| Contraction - staph infection | 23 | 7 | \$53,157 | 3.4 |
| Contraction - meningitis | 5 | 1 | \$1,600,000 | 5.2 |
| Contraction - peritonitis | 7 | 3 | \$230,167 | 4.0 |
| Contraction - hepatitis | 2 | 1 | \$50,000 | 5.0 |
| Progression - cancer | 27 | 24 | \$192,566 | 5.1 |
| Contraction - sepsis | 11 | 2 | \$1,075,000 | 4.4 |
| Contraction - gangrene / necrotizing condition | 8 | 4 | \$95,000 | 4.4 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|--------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Contraction - other infection | 151 | 44 | \$247,998 | 4.0 |
| Progression - non-infectious condition | 5 | | | 3.4 |
| Cut, perforation, tear to internal organ | 170 | 90 | \$258,057 | 4.5 |
| Leakage from internal organ | 16 | 7 | \$280,714 | 3.8 |
| Temp - partial loss of organ | 23 | 3 | \$94,076 | 3.6 |
| Perm - partial loss of organ | 79 | 36 | \$408,388 | 5.3 |
| Perm - full loss of organ | 8 | 6 | \$739,917 | 18.3 |
| Partial loss of mobility | 4 | 1 | \$200,000 | 4.8 |
| Partial - loss of vision | 59 | 25 | \$205,891 | 5.3 |
| Full - loss of vision | 11 | 5 | \$833,637 | 6.5 |
| Partial - loss of hearing | 8 | 6 | \$172,917 | 5.1 |
| Full - loss of hearing | 1 | 1 | \$225,000 | 6.0 |
| Respiratory distress | 7 | 1 | \$15,000 | 3.7 |
| Accidental / unnecessary sterilization | 10 | 2 | \$132,500 | 5.0 |
| Coma | 1 | 1 | \$500,000 | 8.0 |
| Unnecessary surgery - no complications | 42 | 14 | \$211,129 | 3.8 |
| Unnecessary surgery - complications | 8 | | | 3.8 |
| Additional surgery necessary | 410 | 190 | \$141,537 | 3.8 |
| Wrong site surgery | 1 | 1 | \$1,000,000 | 5.0 |
| Unknown | 216 | 74 | \$166,004 | 3.8 |
| Death | 420 | 243 | \$340,474 | 9.0 |
| Subtotal | 2,742 | 1,206 | \$276,727 | 5.1 |
| Anesthesia Related | | | | |
| Emotional distress | 3 | 2 | \$8,764 | 1.0 |
| Physical pain, little loss of function | 11 | 3 | \$73,333 | 1.9 |
| Skin - burns, lacerations, etc | 4 | 1 | \$3,048 | 3.0 |
| Fracture from error | 11 | 4 | \$1,049 | 2.4 |
| Skeletal problem from error | 17 | 1 | \$2,755 | 2.7 |
| Fracture complicated by error | 4 | 2 | \$5,783 | 3.0 |
| Skeletal problem complicated by error | 1 | | | 2.0 |
| Amputation of two or more limbs | 1 | 1 | \$690,000 | 7.0 |
| Amputation of other body part | 1 | | | 3.0 |
| Other damage to nerve | 5 | | | 5.2 |
| other cognitive or neurological deficit | 14 | 11 | \$709,358 | 6.4 |
| Damage to veins or arteries | 1 | | | 5.0 |
| Myocardial infarction | 1 | | | 3.0 |
| Cut, perforation, tear to internal organ | 11 | 4 | \$127,500 | 4.3 |
| Perm - partial loss of organ | 1 | | | 5.0 |
| Partial - loss of vision | 1 | 1 | \$100,000 | 5.0 |
| Full - loss of vision | 1 | 1 | \$1,667,000 | 6.0 |
| Respiratory distress | 4 | 2 | \$15,250 | 3.8 |
| Coma | 1 | 1 | \$1,475,891 | 8.0 |
| Injury primarily psychological | 1 | 1 | \$20,400 | 4.0 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|-------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Unknown | 2 | 1 | \$3,728 | 2.5 |
| Death | 30 | 21 | \$372,210 | 9.0 |
| Subtotal | 126 | 57 | \$357,473 | 4.9 |
| Medication Related | | | | |
| Emotional distress | 35 | 5 | \$5,550 | 1.3 |
| Physical pain, little loss of function | 30 | 12 | \$36,715 | 2.6 |
| Skin - burns, lacerations, etc | 12 | 3 | \$19,333 | 2.8 |
| Fracture from error | 3 | 2 | \$68,750 | 3.0 |
| Skeletal problem from error | 10 | 3 | \$134,418 | 3.6 |
| Fracture complicated by error | 2 | 1 | \$475,000 | 5.5 |
| Skeletal problem complicated by error | 1 | | | 3.0 |
| Amputation of fingers/toes | 1 | | | 5.0 |
| Amputation of hands/feet | 1 | 1 | \$55,000 | 6.0 |
| Amputation of one limb | 1 | 1 | \$10,000 | 7.0 |
| Amputation of other body part | 2 | 2 | \$900,000 | 6.5 |
| Disfigurement / cosmetic | 1 | | | 4.0 |
| Other morphology problem | 3 | | | 4.3 |
| Cut, perforation, or tear of nerve | 1 | 1 | \$502,740 | 6.0 |
| Other damage to nerve | 9 | 2 | \$473,750 | 5.1 |
| Cauda equine syndrome | 1 | 1 | \$85,000 | 7.0 |
| Paraplegia | 3 | 1 | \$384,466 | 7.0 |
| Quadriplegia | 1 | 1 | \$875,000 | 8.0 |
| other cognitive or neurological deficit | 38 | 20 | \$433,645 | 5.6 |
| Damage to veins or arteries | 1 | 1 | \$27,000 | 4.0 |
| Internal bleeding | 13 | 7 | \$78,593 | 3.8 |
| Embolism/thrombosis | 1 | | | 3.0 |
| Stroke | 14 | 3 | \$203,333 | 5.8 |
| Myocardial infarction | 8 | 5 | \$253,761 | 4.8 |
| Other ischemic or anoxic event | 1 | 1 | \$5,000 | 4.0 |
| Progression - cancer | 2 | | | 6.5 |
| Contraction - sepsis | 1 | 1 | \$85,000 | 5.0 |
| Contraction - other infection | 1 | | | 4.0 |
| Progression - other infection | 2 | 2 | \$72,500 | 4.5 |
| Progression - non-infectious condition | 1 | 1 | \$5,000 | 2.0 |
| Cut, perforation, tear to internal organ | 14 | | | 4.7 |
| Temp - partial loss of organ | 14 | 5 | \$92,550 | 3.3 |
| Temp - full loss of organ | 3 | 1 | \$10,000 | 3.3 |
| Perm - partial loss of organ | 73 | 7 | \$173,214 | 4.9 |
| Perm - full loss of organ | 3 | 1 | \$252,945 | 6.3 |
| Partial loss of mobility | 1 | 1 | \$175,000 | 3.0 |
| Partial - loss of vision | 10 | 4 | \$177,500 | 5.4 |
| Full - loss of vision | 4 | 1 | \$1,804,000 | 6.8 |
| Partial - loss of hearing | 3 | 1 | \$375,000 | 4.3 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|-------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Respiratory distress | 18 | 8 | \$183,438 | 3.7 |
| Coma | 2 | 2 | \$21,250 | 3.0 |
| Injury primarily psychological | 3 | 2 | \$195,000 | 3.7 |
| Additional surgery necessary | 1 | | | 4.0 |
| Unknown | 332 | 149 | \$74,034 | 3.2 |
| Death | 169 | 79 | \$325,823 | 9.0 |
| Subtotal | 850 | 338 | \$181,195 | 4.8 |
| Diagnosis Related | | | | |
| Emotional distress | 13 | 4 | \$3,560 | 1.0 |
| Physical pain, little loss of function | 8 | 1 | \$100,000 | 2.8 |
| Skin - burns, lacerations, etc | 5 | | | 4.2 |
| Soft tissue injury | 1 | 1 | \$30,000 | 3.0 |
| Fracture from error | 1 | 1 | \$32,500 | 3.0 |
| Skeletal problem from error | 15 | 4 | \$166,000 | 3.9 |
| Fracture complicated by error | 67 | 23 | \$51,446 | 3.5 |
| Skeletal problem complicated by error | 32 | 7 | \$122,847 | 4.1 |
| Partial loss of function of limb | 9 | 6 | \$171,250 | 5.0 |
| Full loss of function of limb | 2 | | | 5.5 |
| Amputation of fingers/toes | 7 | 5 | \$94,900 | 5.0 |
| Amputation of hands/feet | 7 | 2 | \$165,000 | 5.4 |
| Amputation of one limb | 23 | 17 | \$572,676 | 6.2 |
| Amputation of two or more limbs | 1 | 1 | \$200,000 | 7.0 |
| Amputation of other body part | 32 | 15 | \$476,539 | 5.4 |
| Disfigurement / cosmetic | 2 | 1 | \$200,000 | 4.0 |
| Other morphology problem | 40 | 12 | \$144,607 | 3.9 |
| Cut, perforation, or tear of nerve | 1 | | | 2.0 |
| Other damage to nerve | 31 | 15 | \$243,667 | 4.6 |
| Cauda equine syndrome | 1 | 1 | \$755,045 | 5.0 |
| Hemiplegia | 4 | 1 | \$150,000 | 6.8 |
| Paraplegia | 26 | 15 | \$1,029,651 | 6.8 |
| Quadriplegia | 7 | 5 | \$2,005,000 | 7.9 |
| Other cognitive or neurological deficit | 78 | 36 | \$587,501 | 6.0 |
| Other nervous system impairment | 1 | | | 6.0 |
| Damage to veins or arteries | 1 | | | 3.0 |
| Internal bleeding | 15 | 1 | \$30,000 | 4.2 |
| Embolism/thrombosis | 8 | | | 4.5 |
| Ruptured aneurism | 1 | | | 7.0 |
| Stroke | 22 | 12 | \$662,917 | 6.2 |
| Myocardial infarction | 10 | 4 | \$627,500 | 5.0 |
| Contraction - staph infection | 1 | | | 4.0 |
| Progression- staph infection | 6 | 3 | \$75,333 | 4.0 |
| Progression - meningitis | 6 | 6 | \$2,264,667 | 7.3 |
| Progression - cancer | 209 | 90 | \$375,587 | 6.4 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|--------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Contraction - sepsis | 5 | 5 | \$375,000 | 3.6 |
| Progression - sepsis | 1 | 1 | \$50,000 | 4.0 |
| Contraction - gangrene / necrotizing condition | 1 | 1 | \$709,173 | 6.0 |
| Contraction - other infection | 5 | 1 | \$180,000 | 4.0 |
| Progression - other infection | 15 | 5 | \$280,000 | 4.1 |
| Progression - non-infectious condition | 25 | 8 | \$143,063 | 3.6 |
| Cut, perforation, tear to internal organ | 15 | 9 | \$206,337 | 4.2 |
| Leakage from internal organ | 27 | 16 | \$193,832 | 4.0 |
| Temp - partial loss of organ | 17 | 3 | \$218,333 | 3.5 |
| Temp - full loss of organ | 3 | 1 | \$435,000 | 3.7 |
| Perm - partial loss of organ | 36 | 13 | \$277,401 | 5.2 |
| Perm - full loss of organ | 7 | 7 | \$588,699 | 6.6 |
| Partial loss of mobility | 1 | | | 5.0 |
| Partial - loss of vision | 16 | 12 | \$379,466 | 6.0 |
| Full - loss of vision | 8 | 5 | \$631,300 | 6.6 |
| Partial - loss of hearing | 7 | 2 | \$97,500 | 4.9 |
| Full - loss of hearing | 1 | 1 | \$1,850,000 | 6.0 |
| Respiratory distress | 3 | 1 | \$28,333 | 5.0 |
| Accidental / unnecessary sterilization | 1 | 1 | \$443,750 | 6.0 |
| Injury primarily psychological | 1 | | | 1.0 |
| Legal or ethical issue | 1 | 1 | \$35,000 | 1.0 |
| Unnecessary surgery - no complications | 6 | 2 | \$168,750 | 3.5 |
| Unnecessary surgery - complications | 2 | | | 5.5 |
| Additional surgery necessary | 30 | 8 | \$125,563 | 3.9 |
| Unknown | 68 | 17 | \$128,066 | 3.8 |
| Death | 573 | 316 | \$367,013 | 9.0 |
| Subtotal | 1,568 | 725 | \$388,853 | 6.5 |
| Treatment Related | | | | |
| Emotional distress | 51 | 7 | \$48,714 | 1.0 |
| Physical pain, little loss of function | 28 | 7 | \$19,962 | 2.5 |
| Skin - burns, lacerations, etc | 114 | 57 | \$51,309 | 3.3 |
| Soft tissue injury | 11 | 2 | \$243,500 | 3.5 |
| Fracture from error | 30 | 14 | \$26,176 | 3.5 |
| Skeletal problem from error | 33 | 9 | \$45,094 | 3.5 |
| Fracture complicated by error | 32 | 5 | \$26,613 | 8.9 |
| Skeletal problem complicated by error | 42 | 10 | \$86,246 | 3.2 |
| Partial loss of function of limb | 7 | | | 4.1 |
| Full loss of function of limb | 2 | 1 | \$130,000 | 6.5 |
| Amputation of fingers/toes | 19 | 9 | \$151,303 | 5.1 |
| Amputation of hands/feet | 10 | 3 | \$1,718,217 | 5.5 |
| Amputation of one limb | 34 | 16 | \$336,500 | 6.0 |
| Amputation of two or more limbs | 3 | | | 7.3 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|-------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Amputation of other body part | 6 | 3 | \$149,167 | 6.0 |
| Disfigurement / cosmetic | 2 | 1 | \$37,500 | 3.5 |
| Other morphology problem | 44 | 16 | \$126,371 | 4.1 |
| Cut, perforation, or tear of nerve | 3 | 1 | \$5,000 | 4.3 |
| Other damage to nerve | 62 | 25 | \$189,413 | 4.4 |
| Hemiplegia | 5 | 2 | \$225,000 | 6.8 |
| Paraplegia | 9 | 7 | \$386,723 | 7.0 |
| Quadriplegia | 2 | 2 | \$1,150,000 | 8.0 |
| other cognitive or neurological deficit | 26 | 16 | \$934,409 | 5.8 |
| Damage to veins or arteries | 1 | | | 3.0 |
| Internal bleeding | 13 | 3 | \$321,000 | 4.0 |
| Embolism/thrombosis | 11 | 6 | \$18,763 | 3.5 |
| Ruptured aneurism | 1 | | | 5.0 |
| Stroke | 16 | 9 | \$568,908 | 5.4 |
| Myocardial infarction | 5 | | | 4.2 |
| Contraction - staph infection | 11 | 2 | \$267,500 | 3.6 |
| Progression- staph infection | 2 | 1 | \$25,000 | 2.5 |
| Contraction - meningitis | 1 | | | 3.0 |
| Contraction - peritonitis | 1 | | | 7.0 |
| Contraction - hepatitis | 4 | | | 4.8 |
| Progression - hepatitis | 11 | | | 2.0 |
| Progression - cancer | 12 | 6 | \$203,325 | 5.3 |
| Contraction - sepsis | 9 | 5 | \$554,200 | 5.1 |
| Contraction - gangrene / necrotizing condition | 4 | 3 | \$241,667 | 4.5 |
| Contraction - other infection | 121 | 48 | \$114,650 | 3.9 |
| Progression - other infection | 15 | 3 | \$118,333 | 2.9 |
| Progression - non-infectious condition | 22 | 4 | \$114,706 | 2.4 |
| Cut, perforation, tear to internal organ | 46 | 17 | \$210,285 | 4.1 |
| Leakage from internal organ | 2 | 1 | \$275,000 | 5.0 |
| Temp - partial loss of organ | 16 | 5 | \$91,400 | 3.3 |
| Temp - full loss of organ | 1 | | | 3.0 |
| Perm - partial loss of organ | 13 | 4 | \$290,625 | 5.3 |
| Perm - full loss of organ | 2 | 1 | \$500,000 | 5.0 |
| Malnutrition / dehydration | 4 | 3 | \$31,467 | 2.8 |
| Partial loss of mobility | 2 | | | 5.5 |
| Partial - loss of vision | 10 | 3 | \$163,333 | 5.9 |
| Full - loss of vision | 4 | 1 | \$1,568,431 | 6.8 |
| Partial - loss of hearing | 8 | 4 | \$89,625 | 4.9 |
| Respiratory distress | 10 | 3 | \$75,108 | 3.1 |
| Coma | 2 | 1 | \$1,862,500 | 8.0 |
| Injury primarily psychological | 2 | 1 | \$100,000 | 2.0 |
| Legal or ethical issue | 1 | | | 2.0 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|--------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Additional surgery necessary | 37 | 10 | \$48,900 | 3.8 |
| Unknown | 156 | 52 | \$112,977 | 3.1 |
| Death | 446 | 233 | \$249,712 | 9.0 |
| Subtotal | 1,597 | 642 | \$215,497 | 5.4 |
| IV and Blood Products Related | | | | |
| Emotional distress | 2 | 2 | \$8,750 | 1.0 |
| Physical pain, little loss of function | 2 | 1 | \$15,000 | 4.0 |
| Skin - burns, lacerations, etc | 17 | 8 | \$36,026 | 3.4 |
| Soft tissue injury | 2 | 2 | \$46,971 | 4.0 |
| Fracture from error | 1 | | | 4.0 |
| Skeletal problem from error | 7 | 4 | \$24,500 | 3.4 |
| Full loss of function of limb | 1 | | | 6.0 |
| Amputation of hands/feet | 1 | 1 | \$150,000 | 6.0 |
| Amputation of one limb | 1 | 1 | \$1,100,000 | 6.0 |
| Amputation of other body part | 1 | 1 | \$100,000 | 6.0 |
| Other morphology problem | 2 | 1 | \$31,000 | 5.0 |
| Cut, perforation, or tear of nerve | 1 | 1 | \$50,000 | 5.0 |
| Other damage to nerve | 38 | 20 | \$87,214 | 4.4 |
| Damage to veins or arteries | 1 | 1 | \$40,000 | 3.0 |
| Internal bleeding | 1 | | | 3.0 |
| Embolism/thrombosis | 9 | 3 | \$17,033 | 3.6 |
| Stroke | 1 | 1 | \$275,000 | 4.0 |
| Other ischemic or anoxic event | 1 | | | 5.0 |
| Contraction - staph infection | 5 | 2 | \$18,000 | 3.4 |
| Contraction - gangrene / necrotizing condition | 4 | 4 | \$17,125 | 4.3 |
| Contraction - other infection | 6 | 5 | \$33,060 | 3.3 |
| Temp - partial loss of organ | 2 | | | 3.5 |
| Perm - partial loss of organ | 1 | 1 | \$200,000 | 5.0 |
| Partial - loss of vision | 1 | | | 6.0 |
| Respiratory distress | 3 | 1 | \$140,000 | 4.3 |
| Additional surgery necessary | 9 | 6 | \$55,250 | 3.8 |
| Unknown | 17 | 11 | \$131,307 | 3.7 |
| Death | 8 | 3 | \$168,333 | 9.0 |
| Subtotal | 145 | 80 | \$86,809 | 4.2 |
| Pregnancy & Childbirth - Injury to Child | | | | |
| Emotional distress | 4 | 1 | \$12,500 | 1.0 |
| Physical pain, little loss of function | 3 | 1 | \$20,000 | 2.7 |
| Skin - burns, lacerations, etc | 3 | 1 | \$16,500 | 3.3 |
| Fracture from error | 2 | | | 3.0 |
| Amputation of fingers/toes | 1 | 1 | \$55,000 | 5.0 |
| Amputation of other body part | 2 | 1 | \$10,000 | 5.0 |
| Other morphology problem | 3 | 3 | \$153,333 | 5.7 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|-------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Other damage to nerve | 6 | 1 | \$250,000 | 5.3 |
| ERBS palsy | 19 | 10 | \$577,750 | 5.6 |
| Brachial plexus disorders | 42 | 24 | \$553,383 | 5.8 |
| Cerebral palsy | 42 | 31 | \$1,567,383 | 7.5 |
| Paraplegia | 5 | 4 | \$1,112,500 | 7.2 |
| Quadriplegia | 19 | 11 | \$1,772,273 | 8.0 |
| other cognitive or neurological deficit | 101 | 48 | \$1,196,249 | 6.9 |
| Other nervous system impairment | 3 | | | 4.7 |
| Internal bleeding | 2 | | | 4.5 |
| Progression- staph infection | 2 | | | 5.0 |
| Contraction - other infection | 1 | 1 | \$29,600 | 5.0 |
| Cut, perforation, tear to internal organ | 1 | | | 3.0 |
| Leakage from internal organ | 1 | | | 3.0 |
| Temp - partial loss of organ | 2 | 1 | \$85,000 | 3.5 |
| Temp - full loss of organ | 1 | 1 | \$220,000 | 4.0 |
| Perm - partial loss of organ | 1 | | | 6.0 |
| Partial - loss of vision | 3 | 1 | \$155,000 | 5.7 |
| Respiratory distress | 1 | 1 | \$75,000 | 5.0 |
| Death for cause NOC | 1 | | | 5.0 |
| Additional surgery necessary | 3 | 1 | \$113,851 | 4.7 |
| Unknown | 28 | 12 | \$428,546 | 4.7 |
| Death | 141 | 74 | \$277,994 | 8.6 |
| Pregnancy & Childbirth - Injury to Mother | | | | |
| Emotional distress | 2 | | | 1.0 |
| Physical pain, little loss of function | 6 | 1 | \$1,000 | 3.3 |
| Skin - burns, lacerations, etc | 4 | 4 | \$40,638 | 2.8 |
| Amputation of other body part | 1 | | | 5.0 |
| Cut, perforation, or tear of nerve | 1 | | | 4.0 |
| Other damage to nerve | 4 | 1 | \$65,000 | 4.3 |
| Brachial plexus disorders | 1 | | | 7.0 |
| Hemiplegia | 1 | 1 | \$2,500,000 | 7.0 |
| other cognitive or neurological deficit | 4 | | | 5.8 |
| Internal bleeding | 1 | | | 4.0 |
| Embolism/thrombosis | 1 | | | 3.0 |
| Contraction - staph infection | 2 | 1 | \$135,000 | 3.5 |
| Contraction - meningitis | 1 | | | 4.0 |
| Contraction - gangrene / necrotizing condition | 2 | | | 4.0 |
| Contraction - other infection | 7 | 1 | \$17,500 | 3.0 |
| Cut, perforation, tear to internal organ | 15 | 6 | \$343,333 | 4.4 |
| Leakage from internal organ | 1 | 1 | \$18,000 | 5.0 |
| Perm - partial loss of organ | 3 | 1 | \$22,500 | 6.0 |
| Perm - full loss of organ | 1 | | | 6.0 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|-------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Full - loss of vision | 1 | | | 7.0 |
| Accidental / unnecessary sterilization | 3 | | | 5.0 |
| Additional surgery necessary | 22 | 9 | \$157,734 | 3.9 |
| Unknown | 2 | 1 | \$62,500 | 4.5 |
| Death | 20 | 13 | \$524,406 | 9.0 |
| Subtotal | 549 | 269 | \$704,498 | 6.6 |
| Patient Safety and Legal / Ethical Transgression | | | | |
| Emotional distress | 154 | 48 | \$34,135 | 1.1 |
| Physical pain, little loss of function | 18 | 6 | \$21,609 | 2.2 |
| Skin - burns, lacerations, etc | 40 | 27 | \$39,414 | 3.1 |
| Soft tissue injury | 8 | 6 | \$64,500 | 3.3 |
| Fracture from error | 241 | 149 | \$77,380 | 3.5 |
| Skeletal problem from error | 38 | 21 | \$18,552 | 3.2 |
| Fracture complicated by error | 8 | 5 | \$50,750 | 3.4 |
| Skeletal problem complicated by error | 14 | 3 | \$967 | 3.0 |
| Amputation of fingers/toes | 3 | 2 | \$18,078 | 5.0 |
| Amputation of hands/feet | 1 | 1 | \$185,000 | 6.0 |
| Amputation of one limb | 2 | 2 | \$1,162,500 | 6.0 |
| Amputation of two or more limbs | 1 | 1 | \$608,384 | 7.0 |
| Amputation of other body part | 14 | | | 7.0 |
| Other damage to nerve | 2 | 1 | \$10,000 | 3.5 |
| other cognitive or neurological deficit | 6 | 4 | \$813,750 | 6.5 |
| Internal bleeding | 11 | 6 | \$40,833 | 3.9 |
| Embolism/thrombosis | 1 | | | 3.0 |
| Stroke | 1 | 1 | \$210,000 | 4.0 |
| Contraction - other infection | 1 | 1 | \$10,000 | 2.0 |
| Progression - other infection | 3 | | | 2.0 |
| Progression - non-infectious condition | 4 | | | 3.0 |
| Cut, perforation, tear to internal organ | 2 | | | 3.0 |
| Temp - partial loss of organ | 1 | 1 | \$30,000 | 3.0 |
| Perm - partial loss of organ | 12 | | | 5.1 |
| Partial - loss of vision | 2 | 1 | \$162,500 | 3.0 |
| Partial - loss of hearing | 1 | | | 5.0 |
| Respiratory distress | 2 | 1 | \$330,000 | 5.0 |
| Coma | 2 | 1 | \$2,520,000 | 7.0 |
| Injury primarily psychological | 9 | 4 | \$78,438 | 1.4 |
| Legal or ethical issue | 5 | 2 | \$3,250 | 2.2 |
| Additional surgery necessary | 2 | 1 | \$50,000 | 4.0 |
| Unknown | 129 | 49 | \$68,278 | 3.3 |
| Death | 217 | 144 | \$202,071 | 9.0 |
| Subtotal | 955 | 488 | \$119,132 | 4.4 |
| Unknown Injury Category | | | | |
| Skin - burns, lacerations, etc | 2 | 1 | \$15,000 | 5.5 |

| Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010 | | | | |
|--|--------------|---------------------|--|--|
| Outcome | Occurrences | Paid Occurrences | Average Indemnity Per Paid Occurrence | Average Injury Severity (1-9) (All Occurrences) |
| Fracture from error | 1 | | | 3.0 |
| Amputation of one limb | 2 | 1 | \$125,000 | 6.0 |
| Amputation of other body part | 1 | 1 | \$453,238 | 5.0 |
| Other damage to nerve | 3 | 3 | \$300,000 | 5.0 |
| other cognitive or neurological deficit | 3 | 1 | \$300,000 | 5.3 |
| Perm - partial loss of organ | 1 | | | 6.0 |
| Partial - loss of hearing | 2 | | | 6.0 |
| Respiratory distress | 1 | | | 3.0 |
| Unknown | 188 | 44 | \$159,357 | 3.4 |
| Death | 97 | 31 | \$184,284 | 9.0 |
| Subtotal | 301 | 82 | \$177,046 | 5.3 |
| Total | 8,833 | 3,887 | \$284,211 | 5.4 |

Section IX

Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all medical malpractice writers in Missouri. The data were derived from the Missouri Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

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TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|-------------|
| 10222 | 0000 | MISSOURI PROFESSIONALS MUTUAL | 25.69% | 37,369,102 | 38,219,535 | 6,432,457 | 12,706,612 | 15,670,894 | 41.00% |
| 10677 | 0861 | MISSOURI HOSPITAL PLAN | 17.61% | 25,610,126 | 25,947,833 | 2,840,797 | 9,300,494 | 12,383,497 | 47.72% |
| 10686 | 0031 | MEDICAL PROTECTIVE COMPANY | 9.49% | 13,800,599 | 13,508,630 | 2,513,903 | 2,719,816 | 4,380,816 | 32.43% |
| 10801 | 2698 | PROASSURANCE INDEMNITY COMPANY INC | 8.83% | 12,849,414 | 12,474,491 | -1,667,466 | 7,340,088 | 4,162,092 | 33.36% |
| 11127 | 0861 | MEDICAL LIABILITY ALLIANCE | 7.84% | 11,408,650 | 11,064,921 | 707,142 | 1,210,000 | 618,994 | 5.59% |
| 11582 | 0000 | PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION | 5.03% | 7,323,225 | 7,121,006 | 2,103,419 | -656,700 | 3,047,830 | 42.80% |
| 11704 | 0000 | MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | 3.14% | 4,569,780 | 4,588,474 | 1,118,642 | 857,500 | 1,377,939 | 30.03% |
| 11843 | 1272 | INTERMED INSURANCE COMPANY | 2.95% | 4,288,899 | 4,407,358 | 1,758,725 | 1,943,500 | 1,952,718 | 44.31% |
| 11964 | 0831 | DOCTORS COMPANY AN INTERINS EXCHANGE | 2.83% | 4,109,153 | 3,913,933 | -443,213 | 2,700,650 | 2,521,347 | 64.42% |
| 11991 | 0218 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 1.92% | 2,789,831 | 2,895,544 | 419,082 | 537,760 | 1,000,233 | 34.54% |
| 12361 | 0000 | PREFERRED PHYSICIANS MEDICAL RRG INC | 1.86% | 2,702,934 | 2,706,146 | 279,360 | 407,500 | -1,166,034 | -43.09% |
| 12754 | 0000 | GALEN INSURANCE COMPANY | 1.79% | 2,597,215 | 2,496,765 | 400,916 | 83,000 | 1,511,501 | 60.54% |
| 13073 | 0000 | MEDICUS INSURANCE COMPANY | 1.20% | 1,750,895 | 1,699,808 | 378,861 | 194,500 | 657,542 | 38.68% |
| 13194 | 0000 | KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 1.14% | 1,652,657 | 1,652,657 | -479,735 | 18,716 | -1,066,675 | -64.54% |
| 13714 | 0012 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 1.00% | 1,460,518 | 1,449,479 | 594,928 | 419,336 | 629,614 | 43.44% |
| 14460 | 2638 | NCMIC INSURANCE COMPANY | 0.97% | 1,410,609 | 1,389,852 | 493,888 | 295,577 | 489,069 | 35.19% |
| 15865 | 2698 | PODIATRY INSURANCE COMPANY OF AMERICA | 0.91% | 1,318,810 | 1,389,033 | 231,564 | 200,728 | 545,161 | 39.25% |
| 16535 | 2638 | PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 0.88% | 1,279,773 | 1,303,356 | -28,202 | 725,000 | 351,037 | 26.93% |
| 16551 | 0000 | PHYSICIANS INSURANCE MUTUAL | 0.81% | 1,181,852 | 1,157,280 | -463,108 | 532,500 | 434,028 | 37.50% |
| 16624 | 0626 | ACE AMERICAN INSURANCE COMPANY | 0.75% | 1,095,198 | 1,085,291 | 210,331 | 75,000 | 337,288 | 31.08% |
| 18279 | 0000 | KEYSTONE MUTUAL INSURANCE COMPANY | 0.68% | 983,936 | 828,066 | 245,727 | 0 | 150,000 | 18.11% |
| 18767 | 0000 | HEALTH CARE INDEMNITY INC | 0.40% | 584,585 | 584,585 | -6,165 | 1,473,700 | -132,942 | -22.74% |
| 18813 | 0775 | PHARMACISTS MUTUAL INSURANCE COMPANY | 0.32% | 466,846 | 466,712 | -15,950 | 29,456 | 21,299 | 4.56% |
| 19038 | 0218 | CONTINENTAL CASUALTY COMPANY | 0.31% | 448,278 | 411,101 | 48,853 | 151,091 | -468,370 | -113.93% |
| 19070 | 0000 | CHURCH MUTUAL INSURANCE COMPANY | 0.23% | 334,122 | 347,219 | 9,206 | 0 | 50,399 | 14.52% |
| 19100 | 3239 | DARWIN NATIONAL ASSURANCE COMPANY | 0.22% | 322,865 | 312,181 | 102,847 | 0 | 25,155 | 8.06% |
| 19380 | 0761 | CHICAGO INSURANCE COMPANY | 0.22% | 320,903 | 673,475 | 276,772 | 92,500 | -2,438,005 | -362.00% |
| 19445 | 0111 | LIBERTY INSURANCE UNDERWRITERS INC. | 0.20% | 285,886 | 79,510 | 0 | 0 | -34,438 | -43.31% |
| 19720 | 0244 | CINCINNATI INSURANCE COMPANY THE | 0.16% | 226,210 | 235,296 | -121,538 | 183,171 | 290,447 | 123.44% |
| 19917 | 0508 | FORTRESS INSURANCE COMPANY | 0.12% | 168,034 | 162,455 | 28,736 | 14,000 | 55,989 | 34.46% |
| 20427 | 1129 | ONEBEACON INSURANCE COMPANY | 0.11% | 164,128 | 163,647 | -1,194 | -11,057 | -118,053 | -72.14% |
| 20443 | 0361 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | 0.08% | 115,036 | 110,196 | 7,412 | 0 | 43,328 | 39.32% |
| 20478 | 0000 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 0.07% | 104,017 | 157,876 | -784,011 | 465,000 | -1,621,286 | -1026.94% |
| 20494 | 0012 | AMERICAN HOME ASSURANCE COMPANY | 0.07% | 96,037 | 96,117 | 3,608 | 0 | -3,100 | -3.23% |
| 20702 | 0176 | STATE FARM FIRE AND CASUALTY COMPANY | 0.05% | 79,431 | 83,662 | 9,311 | 275 | 14,416 | 17.23% |
| 21121 | 2698 | PACO ASSURANCE COMPANY INC | 0.05% | 75,389 | 69,120 | 24,689 | 14,857 | 77,746 | 112.48% |
| 21326 | 0012 | GRANITE STATE INSURANCE COMPANY | 0.04% | 60,114 | 59,882 | 50,741 | -8,572 | 52,311 | 87.36% |
| 21687 | 0212 | EMPIRE FIRE AND MARINE INSURANCE CO | 0.01% | 21,619 | 21,630 | 36 | 0 | 788 | 3.64% |
| 21709 | 2358 | ISMIE MUTUAL INSURANCE COMPANY | 0.01% | 18,325 | 19,878 | -47,343 | 0 | -21,014 | -105.71% |
| 21849 | 0111 | GENERAL INSURANCE COMPANY OF AMERICA | 0.00% | 1,616 | 491 | 0 | 0 | 0 | 0.00% |
| 21857 | 1313 | DENTISTS BENEFITS INSURANCE COMPANY | 0.00% | 1,435 | 5,329 | 0 | 0 | 0 | 0.00% |
| 21865 | 0140 | NATIONAL CASUALTY COMPANY | 0.00% | 0 | 0 | -537 | 0 | -9,037 | N/A |
| 21873 | 0212 | ZURICH AMERICAN INSURANCE COMPANY | 0.00% | 0 | -34 | 2,232 | 100,000 | 95,913 | -282097.06% |
| 21881 | 0748 | SAVERS PROPERTY & CASUALTY INSURANCE COMPANY | 0.00% | 0 | 0 | -3 | 0 | -4 | N/A |
| 21970 | 0626 | BANKERS STANDARD INSURANCE COMPANY | 0.00% | 0 | 0 | -2,116 | 0 | -1,247 | N/A |
| 22667 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | 0 | -22,508 | 0 | -213,567 | N/A |
| 22713 | 3548 | STANDARD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -1,013 | 0 | -9,612 | N/A |
| 22748 | 0140 | AMCO INSURANCE COMPANY | 0.00% | 0 | 0 | 174 | 0 | -108,791 | N/A |
| 22810 | 0218 | NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 0.00% | 0 | 0 | -1,510 | 0 | 0 | N/A |
| 22977 | 0218 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | 0 | -5,355 | 0 | -20,313 | N/A |
| 23809 | 0626 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | -1,295 | 0 | -982 | N/A |
| 24732 | 0626 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -3 | 0 | 0 | N/A |

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TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------------------------------|-----------|--|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 24767 | 0212 | MID CENTURY INSURANCE COMPANY | 0.00% | 0 | 0 | -194,719 | 0 | 484,320 | N/A |
| 24775 | 0212 | TRUCK INSURANCE EXCHANGE | 0.00% | 0 | 0 | -27,987 | 0 | 141,389 | N/A |
| 24791 | 0761 | AMERICAN AUTOMOBILE INSURANCE COMPANY | 0.00% | 0 | 0 | -85 | 0 | 59 | N/A |
| 25143 | 0761 | AMERICAN INSURANCE COMPANY THE | 0.00% | 0 | 242 | 46,268 | 0 | 251,980 | 104123.97% |
| 25534 | 0761 | ASSOCIATED INDEMNITY CORPORATION | 0.00% | 0 | 0 | -242 | 0 | -63 | N/A |
| 25658 | 0761 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | 0 | -1,415 | 0 | -133,908 | N/A |
| 25674 | 0761 | NATIONAL SURETY CORPORATION | 0.00% | 0 | 0 | -84 | 0 | -35 | N/A |
| 27642 | 0626 | INSURANCE COMPANY OF NORTH AMERICA | 0.00% | 0 | 0 | -179 | 0 | -35 | N/A |
| 29874 | 0626 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | 2,697 | 0 | -18,280 | N/A |
| 32921 | 0108 | LUMBERMENS MUTUAL CASUALTY COMPANY | 0.00% | 0 | 0 | 2 | 0 | 3 | N/A |
| 33367 | 3548 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | 0 | 48,929 | 25,000 | -896,326 | N/A |
| 33391 | 3548 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | 3 | 0 | 15 | N/A |
| 34495 | 3548 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | 0 | 875 | 0 | 5,697 | N/A |
| 34703 | 0158 | TIG INSURANCE COMPANY | 0.00% | 0 | 0 | -27,062 | 168,000 | -56,261 | N/A |
| 34916 | 3548 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | -22,080 | 0 | -565,078 | N/A |
| 35181 | 3548 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | 0.00% | 0 | 0 | 10 | 0 | 0 | N/A |
| 35289 | 0181 | NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 0.00% | 0 | 0 | 200,864 | 379,167 | -834,763 | N/A |
| 35602 | 0181 | FIRST SPECIALTY INSURANCE CORPORATION | 0.00% | 0 | 0 | -40,515 | 0 | 500,441 | N/A |
| 35904 | 0038 | EXECUTIVE RISK INDEMNITY INC | 0.00% | 0 | 0 | -6,178 | 0 | -38,211 | N/A |
| 36234 | 0218 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | 0 | -17,368 | N/A |
| 39845 | 0831 | OHIC INSURANCE COMPANY | 0.00% | 0 | 0 | -2,174 | 0 | -5,761 | N/A |
| 42811 | 0181 | WESTPORT INSURANCE CORPORATION | 0.00% | 0 | 0 | -3,801 | 0 | -23,436 | N/A |
| 44083 | 3548 | GULF UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | 40 | 0 | -1,265 | N/A |
| TOTAL MEDICAL MALPRACTICE BUSINESS | | | 100.00% | 145,448,052 | 145,360,028 | 17,175,261 | 44,688,165 | 44,309,035 | 30.48% |

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MEDICAL MALPRACTICE - Physicians & Surgeons

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Premium | Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|--------------------------------------|-----------|---|--------------|----------------|-----------------|-----------------------|-------------------------|--------------------|------------------------|-------------|
| 0000 | 11582 | MISSOURI PROFESSIONALS MUTUAL | 34.96% | 37,369,102 | | 38,219,535 | 6,432,457 | 12,706,612 | 15,670,894 | 41.00% |
| 2698 | 33391 | PROASSURANCE INDEMNITY COMPANY INC | 11.13% | 11,899,852 | | 11,512,795 | -1,538,916 | 7,246,589 | 3,841,224 | 33.36% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 10.24% | 10,942,055 | | 10,590,723 | 707,142 | 1,210,000 | 877,266 | 8.28% |
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 10.21% | 10,911,677 | | 10,754,168 | 1,912,867 | 2,503,896 | 3,758,896 | 34.95% |
| 0000 | 11704 | PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION | 6.85% | 7,323,225 | | 7,121,006 | 2,103,419 | -656,700 | 3,047,830 | 42.80% |
| 0000 | 11964 | MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | 4.27% | 4,569,780 | | 4,588,474 | 1,118,642 | 857,500 | 1,377,939 | 30.03% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 3.84% | 4,109,153 | | 3,913,933 | -443,213 | 2,700,650 | 2,521,347 | 64.42% |
| 1272 | 33367 | INTERMED INSURANCE COMPANY | 3.68% | 3,930,046 | | 4,038,594 | -120,060 | 1,910,000 | -133,303 | -3.30% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 2.53% | 2,702,934 | | 2,706,146 | 279,360 | 407,500 | -1,166,034 | -43.09% |
| 0000 | 12361 | GALEN INSURANCE COMPANY | 2.40% | 2,562,092 | | 2,465,896 | 400,916 | 83,000 | 1,511,501 | 61.30% |
| 0000 | 12754 | MEDICUS INSURANCE COMPANY | 1.64% | 1,750,895 | | 1,699,808 | 378,861 | 194,500 | 657,542 | 38.68% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 1.55% | 1,652,657 | | 1,652,657 | -479,735 | 18,716 | -1,066,675 | -64.54% |
| 2698 | 14460 | PODIATRY INSURANCE COMPANY OF AMERICA | 1.23% | 1,318,810 | | 1,389,033 | 231,564 | 200,728 | 545,161 | 39.25% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 1.15% | 1,231,296 | | 1,203,422 | 501,557 | -25,000 | 678,496 | 56.38% |
| 2638 | 11127 | PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 1.11% | 1,182,772 | | 1,221,021 | -36,732 | 725,000 | 357,461 | 29.28% |
| 0000 | 13194 | PHYSICIANS INSURANCE MUTUAL | 1.11% | 1,181,852 | | 1,157,280 | -463,108 | 532,500 | 434,028 | 37.50% |
| 0000 | 13073 | KEYSTONE MUTUAL INSURANCE COMPANY | 0.92% | 983,936 | | 828,066 | 245,727 | 0 | 150,000 | 18.11% |
| 3239 | 16624 | DARWIN NATIONAL ASSURANCE COMPANY | 0.30% | 322,865 | | 312,181 | 102,847 | 0 | 25,155 | 8.06% |
| 0111 | 19917 | LIBERTY INSURANCE UNDERWRITERS INC. | 0.27% | 285,886 | | 79,510 | 0 | 0 | -34,438 | -43.31% |
| 0508 | 10801 | FORTRESS INSURANCE COMPANY | 0.16% | 168,034 | | 162,455 | 28,736 | 14,000 | 55,989 | 34.46% |
| 1129 | 21970 | ONEBEACON INSURANCE COMPANY | 0.15% | 164,128 | | 163,647 | -1,194 | -11,057 | -118,053 | -72.14% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.12% | 123,691 | | 119,195 | -14,517 | 92,223 | -190,653 | -159.95% |
| 0000 | 36234 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 0.10% | 104,017 | | 157,876 | -784,011 | 465,000 | -1,621,286 | -1026.94% |
| 2698 | 10222 | PACO ASSURANCE COMPANY INC | 0.07% | 75,389 | | 69,120 | 24,689 | 14,857 | 77,746 | 112.48% |
| 2358 | 32921 | ISMIE MUTUAL INSURANCE COMPANY | 0.02% | 18,325 | | 19,878 | -47,343 | 0 | -21,014 | -105.71% |
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 0.01% | 12,005 | | 14,804 | 0 | 0 | 0 | 0.00% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 0.01% | 6,997 | | 2,735 | 771 | 0 | 1,236 | 45.19% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 0.00% | 1,946 | | 2,367 | 5,876 | 182,500 | 117,134 | 4948.63% |
| 2638 | 15865 | NCMIC INSURANCE COMPANY | 0.00% | 0 | | 0 | -1,519 | 0 | -4,559 | N/A |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.00% | 0 | | -34 | -8,665 | 100,000 | 34,838 | -102464.71% |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | | 0 | 0 | 0 | -2,819 | N/A |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | | 0 | -5,355 | 0 | -20,313 | N/A |
| 0626 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | | 0 | -3 | 0 | 0 | N/A |
| 0212 | 21687 | MID CENTURY INSURANCE COMPANY | 0.00% | 0 | | 0 | -194,719 | 0 | 484,120 | N/A |
| 0212 | 21709 | TRUCK INSURANCE EXCHANGE | 0.00% | 0 | | 0 | -28,083 | 0 | 142,205 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | | 0 | 2,668 | 0 | -18,084 | N/A |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 0.00% | 0 | | 0 | 195,655 | 67,500 | -397,500 | N/A |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | | 0 | 8,821 | 25,000 | -933,338 | N/A |
| 0181 | 29874 | NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 0.00% | 0 | | 0 | 0 | 0 | -60,646 | N/A |
| 0831 | 35602 | OHIC INSURANCE COMPANY | 0.00% | 0 | | 0 | -2,174 | 0 | -5,761 | N/A |
| TOTAL PHYSICIANS & SURGEONS BUSINESS | | | 100.00% | 106,905,417 | | 106,166,291 | 10,513,228 | 31,565,514 | 30,573,532 | 28.80% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-------------------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 95.13% | 25,610,126 | 25,947,833 | 2,840,797 | 9,300,494 | 12,383,497 | 47.72% |
| 0000 | 35904 | HEALTH CARE INDEMNITY INC | 2.17% | 584,585 | 584,585 | -6,165 | 1,473,700 | -132,942 | -22.74% |
| 2698 | 33391 | PROASSURANCE INDEMNITY COMPANY INC | 1.53% | 410,617 | 418,996 | -56,007 | 0 | 139,797 | 33.36% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.56% | 151,512 | 153,600 | 0 | 36,000 | -162,976 | -106.10% |
| 0361 | 19720 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | 0.43% | 115,036 | 110,196 | 7,412 | 0 | 43,328 | 39.32% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 0.09% | 23,975 | 23,110 | 9,766 | 4,336 | 107,130 | 463.57% |
| 0212 | 21326 | EMPIRE FIRE AND MARINE INSURANCE CO | 0.08% | 21,619 | 21,630 | 36 | 0 | 788 | 3.64% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 0.01% | 3,544 | 3,544 | 421 | 0 | 675 | 19.05% |
| 0244 | 10677 | CINNATI INSURANCE COMPANY THE | 0.00% | 0 | 0 | -6,255 | 0 | 13,424 | N/A |
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 0.00% | 0 | 0 | 191,964 | 0 | 209,000 | N/A |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.00% | 0 | 0 | 10,897 | 0 | 61,075 | N/A |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.00% | 0 | 0 | -139 | 0 | -82 | N/A |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | 0 | 0 | 0 | -210,748 | N/A |
| 3548 | 19070 | STANDARD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | -9,612 | N/A |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | -302 | 0 | -229 | N/A |
| 0626 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.00% | 0 | 0 | -179 | 0 | -35 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | 23 | 0 | -153 | N/A |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 0.00% | 0 | 0 | 149,306 | 25,000 | 536,519 | N/A |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 19,076 | N/A |
| 0181 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.00% | 0 | 0 | -40,515 | 0 | 500,441 | N/A |
| TOTAL HOSPITAL BUSINESS | | | 100.00% | 26,921,014 | 27,263,494 | 3,101,060 | 10,839,530 | 13,497,973 | 49.51% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 67.41% | 2,888,922 | 2,754,462 | 409,072 | 215,920 | 412,920 | 14.99% |
| 1272 | 33367 | INTERMED INSURANCE COMPANY | 8.37% | 358,853 | 368,764 | 1,878,785 | 33,500 | 2,086,021 | 565.68% |
| 2698 | 33391 | PROASSURANCE INDEMNITY COMPANY INC | 7.41% | 317,421 | 326,633 | -72,543 | 93,499 | 108,643 | 33.26% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 4.79% | 205,247 | 222,940 | 83,605 | 440,000 | -153,608 | -68.90% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 3.68% | 157,529 | 154,571 | -1,118 | 0 | 0 | 0.00% |
| 2638 | 11127 | PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 2.26% | 97,001 | 82,335 | 8,530 | 0 | -6,424 | -7.80% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 2.26% | 96,946 | 94,921 | 16,589 | 0 | 66,100 | 69.64% |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 2.24% | 96,037 | 96,117 | 3,608 | 0 | -3,100 | -3.23% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 1.40% | 60,114 | 59,882 | 50,741 | -8,572 | 52,311 | 87.36% |
| 0176 | 25143 | STATE FARM FIRE AND CASUALTY COMPANY | 0.15% | 6,370 | 7,172 | 0 | 0 | 147 | 2.05% |
| 1313 | 18813 | DENTISTS BENEFITS INSURANCE COMPANY | 0.03% | 1,435 | 5,329 | 0 | 0 | 0 | 0.00% |
| 0218 | 20478 | NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 0.00% | 0 | 0 | -1,510 | 0 | 0 | N/A |
| TOTAL DENTIST BUSINESS | | | 100.00% | 4,285,875 | 4,173,126 | 2,375,759 | 774,347 | 2,563,010 | 61.42% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-----------------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 82.49% | 1,411,895 | 1,464,203 | 258,019 | 521,840 | 976,067 | 66.66% |
| 2698 | 33391 | PROASSURANCE INDEMNITY COMPANY INC | 12.94% | 221,524 | 216,067 | 0 | 0 | 72,428 | 33.52% |
| 0176 | 25143 | STATE FARM FIRE AND CASUALTY COMPANY | 4.27% | 73,061 | 76,490 | 9,311 | 275 | 14,269 | 18.65% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 0.30% | 5189 | 3894 | 0 | 0 | 0 | 0.00% |
| TOTAL NURSES BUSINESS | | | 100.00% | 1,711,669 | 1,760,654 | 267,330 | 522,115 | 1,062,764 | 60.36% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|----------------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 2638 | 15865 | NCMC INSURANCE COMPANY | 25.08% | 1,410,609 | 1,389,852 | 495,407 | 295,577 | 493,628 | 35.52% |
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 24.29% | 1,365,931 | 1,416,537 | 161,063 | 15,920 | 24,166 | 1.71% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 19.29% | 1,084,657 | 1,079,012 | 209,139 | 75,000 | 335,377 | 31.08% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 8.30% | 466,846 | 466,712 | -15,950 | 29,456 | 21,299 | 4.56% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 8.30% | 466,595 | 474,198 | 0 | 0 | -258,272 | -54.47% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 5.94% | 334,122 | 347,219 | 9,206 | 0 | 50,399 | 14.52% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 5.71% | 320,903 | 673,475 | -68,189 | 0 | -2,577,024 | -382.65% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 2.17% | 122,129 | 134,114 | -137,748 | 671 | 93,789 | 69.93% |
| 0000 | 12361 | GALEN INSURANCE COMPANY | 0.62% | 35,123 | 30,869 | 0 | 0 | 0 | 0.00% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.28% | 15,546 | -16,265 | 64,488 | 22,868 | -114,741 | 705.45% |
| 0111 | 24732 | GENERAL INSURANCE COMPANY OF AMERICA | 0.03% | 1,616 | 491 | 0 | 0 | 0 | 0.00% |
| 0140 | 11991 | NATIONAL CASUALTY COMPANY | 0.00% | 0 | 0 | -537 | 0 | -9,037 | N/A |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INSURANCE COMPANY | 0.00% | 0 | 0 | -3 | 0 | -4 | N/A |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.00% | 0 | 0 | -1,977 | 0 | -1,165 | N/A |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | 0 | -22,508 | 0 | 0 | N/A |
| 3548 | 19070 | STANDARD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -1,013 | 0 | 0 | N/A |
| 0140 | 19100 | AMCO INSURANCE COMPANY | 0.00% | 0 | 0 | 174 | 0 | -108,791 | N/A |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 0.00% | 0 | 7 | 0 | 0 | -2,404 | -34342.86% |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | -993 | 0 | -753 | N/A |
| 0212 | 21687 | MID CENTURY INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 200 | N/A |
| 0212 | 21709 | TRUCK INSURANCE EXCHANGE | 0.00% | 0 | 0 | 96 | 0 | -816 | N/A |
| 0761 | 21849 | AMERICAN AUTOMOBILE INSURANCE COMPANY | 0.00% | 0 | 0 | -85 | 0 | 59 | N/A |
| 0761 | 21857 | AMERICAN INSURANCE COMPANY THE | 0.00% | 0 | 242 | 46,268 | 0 | 251,980 | 104123.97% |
| 0761 | 21865 | ASSOCIATED INDEMNITY CORPORATION | 0.00% | 0 | 0 | -242 | 0 | -63 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | 0 | -1,415 | 0 | -133,908 | N/A |
| 0761 | 21881 | NATIONAL SURETY CORPORATION | 0.00% | 0 | 0 | -84 | 0 | -35 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | 6 | 0 | -43 | N/A |
| 0108 | 22977 | LUMBERMENS MUTUAL CASUALTY COMPANY | 0.00% | 0 | 0 | 2 | 0 | 3 | N/A |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | 0 | 40,108 | 0 | 17,936 | N/A |
| 3548 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | 3 | 0 | 15 | N/A |
| 3548 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | 0 | 875 | 0 | 5,697 | N/A |
| 0158 | 25534 | TIG INSURANCE COMPANY | 0.00% | 0 | 0 | -27,062 | 168,000 | -56,261 | N/A |
| 3548 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | -22,080 | 0 | -565,078 | N/A |
| 3548 | 25674 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | 0.00% | 0 | 0 | 10 | 0 | 0 | N/A |
| 0181 | 29874 | NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 0.00% | 0 | 0 | 200,864 | 379,167 | -774,117 | N/A |
| 0038 | 35181 | EXECUTIVE RISK INDEMNITY INC | 0.00% | 0 | 0 | -6,178 | 0 | -38,211 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | 0 | -17,368 | N/A |
| 0181 | 39845 | WESTPORT INSURANCE CORPORATION | 0.00% | 0 | 0 | -3,801 | 0 | -23,436 | N/A |
| 3548 | 42811 | GULF UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | 40 | 0 | -1,265 | N/A |
| TOTAL OTHER BUSIENSS | | | 100.00% | 5,624,077 | 5,996,463 | 917,884 | 986,659 | -3,388,244 | -56.50% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0000 | 11582 | MISSOURI PROFESSIONALS MUTUAL | 25.80% | 40,216,180 | 40,139,829 | 9,556,842 | 15,606,373 | 7,951,924 | 19.81% |
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 16.69% | 26,009,839 | 26,858,077 | 979,610 | 6,856,427 | 5,113,971 | 19.04% |
| 2698 | 33391 | PROASSURANCE INDEMNITY COMPANY INC | 8.84% | 13,786,445 | 14,342,207 | -235,464 | 3,577,722 | 821,016 | 5.72% |
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 8.74% | 13,626,054 | 13,609,574 | 2,709,807 | 3,803,072 | 3,052,572 | 22.43% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 7.23% | 11,270,921 | 10,603,057 | 612,708 | 3,467,500 | 959,504 | 9.05% |
| 0000 | 11704 | PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION | 4.60% | 7,174,481 | 7,457,509 | 2,079,406 | 4,315,718 | 3,667,718 | 49.18% |
| 0000 | 11964 | MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | 3.33% | 5,190,744 | 5,272,060 | 918,323 | 725,000 | 1,327,952 | 25.19% |
| 1272 | 33367 | INTERMED INSURANCE COMPANY | 3.12% | 4,855,334 | 5,615,880 | 1,364,561 | 4,498,717 | 1,678,379 | 29.89% |
| 0000 | 36234 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 2.52% | 3,929,030 | 4,497,182 | 727,809 | 0 | 1,103,989 | 24.55% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 2.40% | 3,745,831 | 4,036,133 | 836,873 | 3,570,552 | -2,837,126 | -70.29% |
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 1.95% | 3,042,127 | 3,080,404 | 285,685 | 162,445 | 554,112 | 17.99% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 1.81% | 2,814,352 | 2,831,042 | 1,507,866 | 0 | 4,506,290 | 159.17% |
| 0000 | 12513 | PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA | 1.60% | 2,494,568 | 2,687,691 | 98,920 | 2,420,945 | 976,441 | 36.33% |
| 0000 | 12361 | GALEN INSURANCE COMPANY | 1.54% | 2,397,356 | 2,395,570 | 481,578 | 0 | 894,040 | 37.32% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 1.42% | 2,216,520 | 2,216,520 | 325,743 | 321,000 | 567,996 | 25.63% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 1.06% | 1,649,507 | 1,896,434 | 370,401 | 329,208 | 346,684 | 18.28% |
| 2698 | 14460 | PODIATRY INSURANCE COMPANY OF AMERICA | 0.96% | 1,492,232 | 1,500,671 | 235,292 | 1,010,000 | 1,381,956 | 92.09% |
| 2638 | 11127 | PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 0.90% | 1,395,130 | 1,057,690 | 275,834 | 352,000 | 408,297 | 38.60% |
| 2638 | 15865 | NCMIC INSURANCE COMPANY | 0.88% | 1,375,244 | 1,369,576 | 466,167 | 397,000 | 245,804 | 17.95% |
| 0000 | 12754 | MEDICUS INSURANCE COMPANY | 0.79% | 1,231,375 | 1,063,369 | 223,944 | 0 | 497,150 | 46.75% |
| 0000 | 13194 | PHYSICIANS INSURANCE MUTUAL | 0.72% | 1,121,808 | 1,326,431 | 530,573 | 0 | 596,894 | 45.00% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 0.66% | 1,026,720 | 861,508 | 255,387 | 575,000 | 306,559 | 35.58% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 0.58% | 909,545 | 894,733 | 375,363 | 589,000 | -43,948 | -4.91% |
| 0000 | 13073 | KEYSTONE MUTUAL INSURANCE COMPANY | 0.41% | 640,620 | 422,368 | 0 | 0 | 0 | 0.00% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 0.30% | 466,113 | 434,235 | 31,816 | 2,202 | 55,990 | 12.89% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 0.21% | 332,871 | 336,828 | -5,996 | 0 | -31,685 | -9.41% |
| 3239 | 16624 | DARWIN NATIONAL ASSURANCE COMPANY | 0.21% | 321,867 | 325,977 | -4,982 | 0 | -12,408 | -3.81% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 0.15% | 238,293 | 319,667 | -297,625 | 999,156 | 154,372 | 48.29% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.14% | 225,759 | 282,671 | 188,016 | 252,978 | 338,209 | 119.65% |
| 1129 | 21970 | ONEBEACON INSURANCE COMPANY | 0.11% | 175,208 | 173,894 | 651 | 0 | 40,185 | 23.11% |
| 0508 | 10801 | FORTRESS INSURANCE COMPANY | 0.10% | 154,302 | 159,709 | 40,838 | 147,448 | 88,996 | 55.72% |
| 0361 | 19720 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | 0.07% | 108,508 | 87,247 | -3,958 | 515,000 | -152,253 | -174.51% |
| 0176 | 25143 | STATE FARM FIRE AND CASUALTY COMPANY | 0.06% | 86,444 | 86,265 | 0 | 0 | 857 | 0.99% |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 0.05% | 81,784 | 81,970 | 9,179 | 0 | 44,050 | 53.74% |
| 3504 | 10222 | PACO ASSURANCE COMPANY INC | 0.04% | 63,105 | 57,983 | 19,774 | 0 | -16,336 | -28.17% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.04% | 62,672 | 60,422 | 30 | 0 | -180,907 | -299.41% |
| 0212 | 21326 | EMPIRE FIRE AND MARINE INSURANCE CO | 0.01% | 20,890 | 14,641 | 17 | 0 | 2,547 | 17.40% |
| 2358 | 32921 | ISMIE MUTUAL INSURANCE COMPANY | 0.01% | 20,057 | 20,528 | -594,886 | 100,000 | 2,009 | 9.79% |
| 1313 | 18813 | DENTISTS BENEFITS INSURANCE COMPANY | 0.01% | 12,432 | 13,014 | 0 | 0 | 0 | 0.00% |
| 0761 | 21857 | AMERICAN INSURANCE COMPANY THE | 0.00% | 2,174 | 5,032 | 94,179 | 7,971 | 4,652 | 92.45% |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.00% | 1,620 | 161,184 | -3,292 | -200,000 | -204,094 | -126.62% |
| 0140 | 11991 | NATIONAL CASUALTY COMPANY | 0.00% | 0 | 5,396 | -261 | 0 | 6,096 | 112.97% |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INSURANCE COMPANY | 0.00% | 0 | 0 | -4 | 0 | 0 | N/A |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.00% | 0 | 0 | -1,737 | 0 | -1,020 | N/A |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | 0 | -1,165 | 0 | 11,124 | N/A |
| 3548 | 19070 | STANDARD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -53 | 0 | 501 | N/A |
| 0140 | 19100 | AMCO INSURANCE COMPANY | 0.00% | 0 | 0 | 20,917 | 0 | 5,313 | N/A |
| 0111 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.00% | 0 | 0 | -2,362 | 0 | -2,178 | N/A |
| 0111 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.00% | 0 | 0 | -610 | 0 | -569 | N/A |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------------------------------|-----------|--|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0218 | 20478 | NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 0.00% | 0 | 0 | 0 | 0 | -5,026 | N/A |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | 0 | -13,263 | 200,000 | -517,408 | N/A |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | -1,393 | 0 | 3,286 | N/A |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | 0 | -69 | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | -669 | N/A |
| 0626 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -1 | 0 | 8 | N/A |
| 0212 | 21687 | MID CENTURY INSURANCE COMPANY | 0.00% | 0 | 0 | -722,444 | 1,262,500 | -257,601 | N/A |
| 0212 | 21709 | TRUCK INSURANCE EXCHANGE | 0.00% | 0 | 0 | 682,834 | 0 | -1,739,052 | N/A |
| 0761 | 21849 | AMERICAN AUTOMOBILE INSURANCE COMPANY | 0.00% | 0 | 0 | 85 | 0 | 18 | N/A |
| 0761 | 21865 | ASSOCIATED INDEMNITY CORPORATION | 0.00% | 0 | 0 | 44 | 0 | -28 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | 0 | -875 | 0 | 62,016 | N/A |
| 0761 | 21881 | NATIONAL SURETY CORPORATION | 0.00% | 0 | 0 | 20 | 0 | -27 | N/A |
| 0626 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.00% | 0 | 0 | -83 | 0 | -178 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | -4,566 | 0 | -117,553 | N/A |
| 0108 | 22918 | AMERICAN MOTORISTS INSURANCE COMPANY | 0.00% | 0 | 0 | -3 | 0 | 0 | N/A |
| 0108 | 22977 | LUMBERMENS MUTUAL CASUALTY COMPANY | 0.00% | 0 | 0 | -2 | 0 | -3 | N/A |
| 0553 | 24678 | ARROWOOD INDEMNITY COMPANY | 0.00% | 0 | 0 | -3,467 | 0 | -10,401 | N/A |
| 0111 | 24732 | GENERAL INSURANCE COMPANY OF AMERICA | 0.00% | 0 | 0 | -2,211 | 0 | -1,541 | N/A |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | 0 | 84,012 | 0 | -776,484 | N/A |
| 3548 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | -4 | 0 | 2 | N/A |
| 3548 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | 0 | -310 | 0 | 12,237 | N/A |
| 0158 | 25496 | TIG INDEMNITY COMPANY | 0.00% | 0 | 0 | -851 | 0 | -2,389 | N/A |
| 0158 | 25534 | TIG INSURANCE COMPANY | 0.00% | 0 | 0 | 134,318 | 0 | 380,719 | N/A |
| 3548 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | -5,919 | 0 | -99,711 | N/A |
| 3548 | 25674 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | 0.00% | 0 | 0 | 57 | 0 | -315 | N/A |
| 0181 | 29874 | NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 0.00% | 0 | 0 | -660,013 | 675,250 | 246,887 | N/A |
| 0181 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.00% | 0 | 0 | -2,240 | 0 | -90,748 | N/A |
| 0038 | 35181 | EXECUTIVE RISK INDEMNITY INC | 0.00% | 0 | 0 | -471,175 | 15,000,000 | 14,606,158 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | -43,700 | 0 | -400,668 | N/A |
| 0831 | 35602 | OHIC INSURANCE COMPANY | 0.00% | 0 | 0 | 2,174 | 0 | 5,761 | N/A |
| 0831 | 39152 | AMERICAN HEALTHCARE INDEMNITY COMPANY | 0.00% | 0 | 0 | 9 | 0 | 13 | N/A |
| 0181 | 39845 | WESTPORT INSURANCE CORPORATION | 0.00% | 0 | 0 | -1,497 | 0 | -18,647 | N/A |
| 0088 | 42552 | NOVA CASUALTY COMPANY | 0.00% | 0 | 0 | -1 | 0 | 0 | N/A |
| 3548 | 42811 | GULF UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | -53 | 0 | 33 | N/A |
| 0000 | 35904 | HEALTH CARE INDEMNITY INC | -0.08% | -118,677 | 527,661 | 2,039 | 5,324,250 | 1,512,346 | 286.61% |
| TOTAL MEDICAL MALPRACTICE BUSINESS | | | 100.00% | 155,867,385 | 159,189,839 | 23,444,745 | 76,864,434 | 47,022,591 | 29.54% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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MEDICAL MALPRACTICE - Physicians & Surgeons

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Premium | Written Premium | Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------|-----------|---|--------------|----------------|-----------------|----------------|-------------------------|--------------------|------------------------|------------|
| 0000 | 11582 | MISSOURI PROFESSIONALS MUTUAL | 34.50% | 40,216,180 | | 40,139,829 | 9,556,842 | 15,606,373 | 7,951,924 | 19.81% |
| 2698 | 33391 | PROASSURANCE INDEMNITY COMPANY INC | 10.95% | 12,759,262 | | 13,296,105 | -469,591 | 3,227,722 | 695,891 | 5.23% |
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 9.35% | 10,903,919 | | 10,917,177 | 1,623,879 | 3,621,044 | 2,441,044 | 22.36% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 9.26% | 10,790,411 | | 10,158,590 | 612,708 | 3,467,500 | 1,108,962 | 10.92% |
| 0000 | 11704 | PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION | 6.15% | 7,174,481 | | 7,457,509 | 2,079,406 | 4,315,718 | 3,667,718 | 49.18% |
| 0000 | 11964 | MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | 4.45% | 5,190,744 | | 5,272,060 | 918,323 | 725,000 | 1,327,952 | 25.19% |
| 1272 | 33367 | INTERMED INSURANCE COMPANY | 3.83% | 4,461,086 | | 5,159,876 | -442,079 | 4,478,717 | -543,748 | -10.54% |
| 0000 | 36234 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 3.37% | 3,929,030 | | 4,497,182 | 727,809 | 0 | 1,103,989 | 24.55% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 3.21% | 3,745,831 | | 4,036,133 | 836,873 | 3,570,552 | -2,837,126 | -70.29% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 2.41% | 2,814,352 | | 2,831,042 | 1,507,866 | 0 | 4,506,290 | 159.17% |
| 0000 | 12513 | PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA | 2.14% | 2,494,568 | | 2,687,691 | 98,920 | 2,420,945 | 976,441 | 36.33% |
| 0000 | 12361 | GALEN INSURANCE COMPANY | 2.03% | 2,364,964 | | 2,379,430 | 481,578 | 0 | 894,040 | 37.57% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 1.90% | 2,216,520 | | 2,216,520 | 325,743 | 321,000 | 567,996 | 25.63% |
| 2698 | 14460 | PODIATRY INSURANCE COMPANY OF AMERICA | 1.28% | 1,492,232 | | 1,500,671 | 235,292 | 1,010,000 | 1,381,956 | 92.09% |
| 2638 | 11127 | PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 1.14% | 1,324,788 | | 996,063 | 265,164 | 352,000 | 383,404 | 38.49% |
| 0000 | 12754 | MEDICUS INSURANCE COMPANY | 1.06% | 1,231,375 | | 1,063,369 | 223,944 | 0 | 497,150 | 46.75% |
| 0000 | 13194 | PHYSICIANS INSURANCE MUTUAL | 0.96% | 1,121,808 | | 1,326,431 | 530,573 | 0 | 596,894 | 45.00% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 0.94% | 1,100,488 | | 1,298,107 | 247,117 | 164,208 | 45,959 | 3.54% |
| 0000 | 13073 | KEYSTONE MUTUAL INSURANCE COMPANY | 0.55% | 640,620 | | 422,368 | 0 | 0 | 0 | 0.00% |
| 3239 | 16624 | DARWIN NATIONAL ASSURANCE COMPANY | 0.28% | 321,867 | | 325,977 | -4,982 | 0 | -12,408 | -3.81% |
| 1129 | 21970 | ONEBEACON INSURANCE COMPANY | 0.15% | 175,208 | | 173,894 | 651 | 0 | 40,185 | 23.11% |
| 3504 | 10222 | PACO ASSURANCE COMPANY INC | 0.05% | 63,105 | | 57,983 | 19,774 | 0 | -16,336 | -28.17% |
| 2358 | 32921 | ISMIE MUTUAL INSURANCE COMPANY | 0.02% | 20,057 | | 20,528 | -594,886 | 100,000 | 2,009 | 9.79% |
| 0244 | 10677 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 0.02% | 18,499 | | 16,700 | 0 | 0 | 0 | 0.00% |
| 0218 | 15865 | CINCINNATI INSURANCE COMPANY THE | 0.00% | 2,585 | | 3,012 | 2,487 | 0 | 302,514 | 10043.63% |
| 0212 | 16535 | NCMIC INSURANCE COMPANY | 0.00% | 0 | | 0 | 413,300 | 0 | -11,234 | N/A |
| 0748 | 16551 | ZURICH AMERICAN INSURANCE COMPANY | 0.00% | 0 | | 162,991 | 42,693 | -200,000 | -72,374 | -44.40% |
| 3548 | 19038 | SAVERS PROPERTY & CASUALTY INSURANCE COMPANY | 0.00% | 0 | | 0 | -4 | 0 | 0 | N/A |
| 0218 | 20478 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | | 0 | 0 | 0 | 147 | N/A |
| 0218 | 20494 | NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 0.00% | 0 | | 0 | 1,510 | 0 | 0 | N/A |
| 0158 | 21105 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | | 0 | -13,263 | 200,000 | -517,408 | N/A |
| 0158 | 21113 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | | 0 | 0 | 0 | -25 | N/A |
| 0212 | 21687 | UNITED STATES FIRE INSURANCE COMPANY | 0.00% | 0 | | 0 | 0 | 0 | -120 | N/A |
| 0212 | 21709 | MID CENTURY INSURANCE COMPANY | 0.00% | 0 | | 0 | -722,492 | 1,262,500 | -258,487 | N/A |
| 0626 | 22748 | TRUCK INSURANCE EXCHANGE | 0.00% | 0 | | 0 | 682,853 | 0 | -1,738,183 | N/A |
| 0761 | 22810 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | | 0 | -4,566 | 0 | -117,241 | N/A |
| 0553 | 24678 | CHICAGO INSURANCE COMPANY | 0.00% | 0 | | 0 | 60,359 | 450,000 | -187,500 | N/A |
| 0111 | 24732 | ARROWOOD INDEMNITY COMPANY | 0.00% | 0 | | 0 | -3,467 | 0 | -10,401 | N/A |
| 3548 | 24767 | GENERAL INSURANCE COMPANY OF AMERICA | 0.00% | 0 | | 0 | -2,211 | 0 | -1,541 | N/A |
| 0158 | 25534 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | | 0 | 81,046 | 0 | -847,354 | N/A |
| 0181 | 29874 | TIG INSURANCE COMPANY | 0.00% | 0 | | 0 | -142,508 | 0 | -403,933 | N/A |
| 0831 | 35602 | NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 0.00% | 0 | | 0 | -660,013 | 675,250 | 246,887 | N/A |
| 0831 | 39152 | OHIC INSURANCE COMPANY | 0.00% | 0 | | 0 | 2,174 | 0 | 5,761 | N/A |
| 0088 | 42552 | AMERICAN HEALTHCARE INDEMNITY COMPANY | 0.00% | 0 | | 0 | 9 | 0 | 13 | N/A |
| 0218 | 20443 | NOVA CASUALTY COMPANY | 0.00% | 0 | | 0 | -1 | 0 | 0 | N/A |
| | | CONTINENTAL CASUALTY COMPANY | 0.00% | -256 | | 65,004 | 405,903 | 137,268 | 729,893 | 1122.84% |
| | | TOTAL PHYSICIANS & SURGEONS BUSINESS | 100.00% | 116,573,724 | | 118,482,242 | 18,924,733 | 45,905,797 | 21,899,600 | 18.48% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Hospitals

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Premium | Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-------------------------|-----------|---|--------------|----------------|-----------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 98.15% | 26,009,839 | | 26,858,077 | 979,610 | 6,856,427 | 5,113,971 | 19.04% |
| 2698 | 33391 | PROASSURANCE INDEMNITY COMPANY INC | 1.74% | 462,192 | | 448,259 | -134,432 | 0 | -109,098 | -24.34% |
| 0361 | 19720 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | 0.41% | 108,508 | | 87,247 | -3,958 | 515,000 | -152,253 | -174.51% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 0.08% | 22,278 | | 18,693 | 5,003 | 0 | 14,994 | 80.21% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.05% | 13,854 | | 11,766 | 0 | 86,000 | -399,946 | -3399.17% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 0.01% | 2,849 | | 2,849 | -1,042 | 0 | -133 | -4.67% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 0.00% | 0 | | 0 | -17,520 | 0 | -74,655 | N/A |
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 0.00% | 0 | | 0 | 47,215 | 0 | -21,000 | N/A |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.00% | 0 | | -3,427 | -45,985 | 0 | -131,720 | 3843.59% |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.00% | 0 | | 0 | -58 | 0 | -34 | N/A |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | | 0 | 0 | 0 | 10,977 | N/A |
| 3548 | 19070 | STANDARD FIRE INSURANCE COMPANY | 0.00% | 0 | | 0 | 0 | 0 | 501 | N/A |
| 0111 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.00% | 0 | | 0 | -2,362 | 0 | -2,178 | N/A |
| 0111 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.00% | 0 | | 0 | -610 | 0 | -569 | N/A |
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 0.00% | 0 | | 0 | 0 | 0 | -9,845 | N/A |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | | 0 | 0 | 0 | -390 | N/A |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | | 0 | 0 | 0 | -42 | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE COMPANY | 0.00% | 0 | | 0 | 0 | 0 | -484 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | | 0 | 821 | 0 | 0 | N/A |
| 0626 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.00% | 0 | | 0 | -18 | 0 | -38 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | | 0 | 0 | 0 | -64 | N/A |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 0.00% | 0 | | 0 | 280,417 | 129,000 | -1,073,539 | N/A |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | | 0 | 1,206 | 0 | 36,527 | N/A |
| 0158 | 25534 | TIG INSURANCE COMPANY | 0.00% | 0 | | 0 | 61,832 | 0 | 175,259 | N/A |
| 3548 | 25674 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | 0.00% | 0 | | 0 | 0 | 0 | -282 | N/A |
| 0181 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.00% | 0 | | 0 | -2,240 | 0 | -90,748 | N/A |
| 0000 | 35904 | HEALTH CARE INDEMNITY INC | -0.45% | -118,677 | | 527,661 | 2,039 | 5,324,250 | 1,512,346 | 286.61% |
| TOTAL HOSPITAL BUSINESS | | | 100.00% | 26,500,843 | | 27,951,125 | 1,169,918 | 12,910,677 | 4,797,557 | 17.16% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
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MEDICAL MALPRACTICE - Dentists

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 58.87% | 2,722,135 | 2,692,397 | 1,038,713 | 182,028 | 632,528 | 23.49% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 11.36% | 525,387 | 578,286 | 117,977 | 165,000 | 283,624 | 49.05% |
| 1272 | 33367 | INTERMED INSURANCE COMPANY | 8.53% | 394,248 | 456,004 | 1,806,640 | 20,000 | 2,222,127 | 487.30% |
| 2698 | 33391 | PROASSURANCE INDEMNITY COMPANY INC | 7.29% | 337,281 | 363,146 | 218,746 | 350,000 | 27,214 | 7.49% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 3.52% | 162,669 | 159,178 | -10,560 | 0 | -10,399 | -6.53% |
| 0508 | 10801 | FORTRESS INSURANCE COMPANY | 3.34% | 154,302 | 159,709 | 40,838 | 147,448 | 88,996 | 55.72% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 2.01% | 92,785 | 90,343 | 62,414 | 1,000,000 | 312,044 | 345.40% |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 1.77% | 81,784 | 81,970 | 9,179 | 0 | 44,050 | 53.74% |
| 2638 | 11127 | PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 1.52% | 70,342 | 61,627 | 10,670 | 0 | 24,893 | 40.39% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 1.36% | 62,672 | 60,422 | 30 | 0 | -180,907 | -299.41% |
| 1313 | 18813 | DENTISTS BENEFITS INSURANCE COMPANY | 0.27% | 12,432 | 13,014 | 0 | 0 | 0 | 0.00% |
| 0176 | 25143 | STATE FARM FIRE AND CASUALTY COMPANY | 0.16% | 7,593 | 7,105 | 0 | 0 | 857 | 12.06% |
| | | TOTAL DENTISTS BUSINESS | 100.00% | 4,623,630 | 4,723,201 | 3,294,647 | 1,864,476 | 3,445,027 | 72.94% |

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MEDICAL MALPRACTICE - Nurses

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-----------------------|--------------|--------------------------------------|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 2698 | 33391 | PROASSURANCE INDEMNITY COMPANY INC | 73.52% | 227,710 | 234,697 | 149,813 | 0 | 207,009 | 88.20% |
| 0176 | 25143 | STATE FARM FIRE AND CASUALTY COMPANY | 25.46% | 78,851 | 79,160 | 0 | 0 | 0 | 0.00% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 1.03% | 3,181 | 3,460 | 0 | 0 | 0 | 0.00% |
| TOTAL NURSES BUSINESS | | | 100.00% | 309,742 | 317,317 | 149,813 | 0 | 207,009 | 65.24% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Premium | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|----------------------|--------------|---|-----------------|-------------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 38.47% | 3,023,628 | 3,063,704 | 3,063,704 | 285,685 | 162,445 | 563,957 | 18.41% |
| 2638 | 15865 | NCMIC INSURANCE COMPANY | 17.50% | 1,375,244 | 1,369,576 | 1,369,576 | 52,867 | 397,000 | 257,038 | 18.77% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 13.03% | 1,023,871 | 858,659 | 858,659 | 256,429 | 575,000 | 306,692 | 35.72% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 11.57% | 909,545 | 894,733 | 894,733 | 34,587 | 10,000 | 1,217,091 | 136.03% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 6.11% | 480,510 | 444,467 | 444,467 | 0 | 0 | -149,458 | -33.63% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 5.93% | 466,113 | 434,235 | 434,235 | 31,816 | 2,202 | 55,990 | 12.89% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 4.24% | 332,871 | 336,828 | 336,828 | -5,996 | 0 | -31,685 | -9.41% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 1.78% | 139,742 | 222,852 | 222,852 | -345,006 | -844 | -385,531 | -173.00% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.63% | 49,492 | 46,723 | 46,723 | -207,327 | 29,710 | 18,661 | 39.94% |
| 0000 | 12361 | GALEN INSURANCE COMPANY | 0.41% | 32,392 | 16,140 | 16,140 | 0 | 0 | 0 | 0.00% |
| 0212 | 21326 | EMPIRE FIRE AND MARINE INSURANCE CO | 0.27% | 20,890 | 14,641 | 14,641 | 17 | 0 | 2,547 | 17.40% |
| 0761 | 21857 | AMERICAN INSURANCE COMPANY THE | 0.03% | 2,174 | 5,032 | 5,032 | 94,179 | 7,971 | 4,652 | 92.45% |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.02% | 1,620 | 1,620 | 1,620 | 0 | 0 | 0 | 0.00% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 0.02% | 1,354 | 1,348 | 1,348 | 304 | 0 | 2,107 | 156.31% |
| 0140 | 11991 | NATIONAL CASUALTY COMPANY | 0.00% | 0 | 5,396 | 5,396 | -261 | 0 | 6,096 | 112.97% |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | -1,679 | 0 | -986 | N/A |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | 0 | 0 | -1,165 | 0 | 0 | N/A |
| 3548 | 19070 | STANDARD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | -53 | 0 | 0 | N/A |
| 0140 | 19100 | AMCO INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 20,917 | 0 | 5,313 | N/A |
| 0218 | 20478 | NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 0.00% | 0 | 0 | 0 | 0 | 0 | -5,026 | N/A |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | -1,393 | 0 | 3,676 | N/A |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | 0 | 0 | -2 | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 0 | -65 | N/A |
| 0626 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | -1 | 0 | 8 | N/A |
| 0212 | 21687 | MID CENTURY INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 48 | 0 | 886 | N/A |
| 0212 | 21709 | TRUCK INSURANCE EXCHANGE | 0.00% | 0 | 0 | 0 | -19 | 0 | -869 | N/A |
| 0761 | 21849 | AMERICAN AUTOMOBILE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 85 | 0 | 18 | N/A |
| 0761 | 21865 | ASSOCIATED INDEMNITY CORPORATION | 0.00% | 0 | 0 | 0 | 44 | 0 | -28 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | -1,696 | 0 | 62,016 | N/A |
| 0761 | 21881 | NATIONAL SURETY CORPORATION | 0.00% | 0 | 0 | 0 | 20 | 0 | -27 | N/A |
| 0626 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.00% | 0 | 0 | 0 | -65 | 0 | -140 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 0 | -248 | N/A |
| 0108 | 22918 | AMERICAN MOTORISTS INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | -3 | 0 | 0 | N/A |
| 0108 | 22977 | LUMBERMENS MUTUAL CASUALTY COMPANY | 0.00% | 0 | 0 | 0 | -2 | 0 | -3 | N/A |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 1,760 | 0 | 34,343 | N/A |
| 3548 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | -4 | 0 | 2 | N/A |
| 3548 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | -310 | 0 | 12,237 | N/A |
| 0158 | 25496 | TIG INDEMNITY COMPANY | 0.00% | 0 | 0 | 0 | -851 | 0 | -2,389 | N/A |
| 0158 | 25534 | TIG INDEMNITY COMPANY | 0.00% | 0 | 0 | 0 | 214,994 | 0 | 609,393 | N/A |
| 3548 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | 0 | -5,919 | 0 | -99,711 | N/A |
| 3548 | 25674 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | 0.00% | 0 | 0 | 0 | 57 | 0 | -33 | N/A |
| 0038 | 35181 | EXECUTIVE RISK INDEMNITY INC | 0.00% | 0 | 0 | 0 | -471,175 | 15,000,000 | 14,606,158 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | -43,700 | 0 | -400,668 | N/A |
| 0181 | 39845 | WESTPORT INSURANCE CORPORATION | 0.00% | 0 | 0 | 0 | -1,497 | 0 | -18,647 | N/A |
| 3548 | 42811 | GULF UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | -53 | 0 | 33 | N/A |
| TOTAL OTHER BUSINESS | | | 100.00% | 7,859,446 | 7,715,954 | 7,715,954 | (94,366) | 16,183,484 | 16,673,398 | 216.09% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------|-----------|--|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0000 | 11582 | MISSOURI PROFESSIONALS MUTUAL | 25.23% | 41,440,608 | 41,932,862 | 8,871,922 | 13,578,813 | 12,727,246 | 30.35% |
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 16.86% | 27,694,921 | 27,807,037 | 2,028,491 | 5,389,442 | 12,407,608 | 44.62% |
| 2698 | 33391 | MEDICAL ASSURANCE COMPANY INC THE | 9.60% | 15,772,583 | 17,309,002 | -3,408,509 | 2,297,205 | -2,889,387 | -16.69% |
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 8.75% | 14,369,929 | 15,112,690 | 3,060,247 | 3,608,271 | 2,212,271 | 14.64% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 5.92% | 9,719,728 | 9,129,139 | 1,376,297 | 1,837,500 | 7,136,702 | 78.17% |
| 0000 | 11704 | PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION | 4.66% | 7,650,968 | 8,507,578 | 3,005,161 | 3,131,670 | 3,720,466 | 43.73% |
| 1272 | 33367 | INTERMED INSURANCE COMPANY | 3.86% | 6,343,561 | 6,345,774 | 7,222,292 | 875,595 | -709,270 | -11.18% |
| 0000 | 11964 | MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | 3.17% | 5,209,548 | 4,904,803 | 794,585 | 1,795,000 | 1,316,244 | 26.84% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 2.65% | 4,345,242 | 4,584,740 | 560,658 | 3,581,949 | -5,166,935 | -112.70% |
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 1.89% | 3,099,031 | 3,174,918 | 65,002 | 1,441,427 | -1,517,311 | -47.79% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 1.81% | 2,978,734 | 3,003,457 | -73,531 | 751,000 | -2,273,019 | -75.68% |
| 0000 | 12361 | GALEN INSURANCE COMPANY | 1.74% | 2,855,371 | 2,773,007 | 387,689 | 0 | 730,256 | 26.33% |
| 0000 | 12513 | PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA | 1.73% | 2,844,400 | 3,691,951 | 1,739,325 | 2,369,554 | 6,594,554 | 178.62% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 1.46% | 2,391,088 | 2,645,262 | 668,358 | 531,743 | 1,191,434 | 45.04% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 1.43% | 2,343,624 | 2,343,624 | 234,952 | 1,184,450 | 1,085,260 | 46.31% |
| 0000 | 36234 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 1.19% | 1,952,686 | 1,869,882 | 437,988 | 69,119 | 909,844 | 48.66% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 1.07% | 1,753,046 | 1,777,334 | 35,782 | -44,249 | -785,584 | -44.20% |
| 3504 | 14460 | PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY | 0.93% | 1,534,135 | 1,515,819 | 378,760 | 2,205,000 | 1,846,479 | 121.81% |
| 2638 | 15865 | NCMIC INSURANCE COMPANY | 0.83% | 1,365,622 | 1,354,781 | 146,982 | 274,000 | 812,520 | 59.97% |
| 0000 | 35904 | HEALTH CARE INDEMNITY INC | 0.82% | 1,339,265 | 1,183,029 | 2,095,556 | 2,765,000 | -1,661,451 | -140.44% |
| 0000 | 13194 | PHYSICIANS INSURANCE MUTUAL | 0.71% | 1,158,227 | 386,076 | 0 | 0 | 0 | 0.00% |
| 0000 | 12754 | MEDICUS INSURANCE COMPANY | 0.61% | 1,000,948 | 481,111 | 49,120 | 0 | 23,277 | 4.84% |
| 2638 | 11127 | PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 0.56% | 927,427 | 930,440 | 432,508 | 675,000 | 583,171 | 62.68% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 0.56% | 913,992 | 927,900 | 1,204,307 | 2,457,000 | -1,322,635 | -142.54% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 0.41% | 680,052 | 730,339 | 919,145 | 16,000 | 229,173 | 31.38% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 0.26% | 421,244 | 415,317 | -970 | 820 | 19,327 | 4.65% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.22% | 364,018 | 451,393 | -33,287 | 292,761 | -3,699,464 | -819.57% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 0.21% | 350,835 | 326,172 | -59,151 | 0 | -31,679 | -9.71% |
| 3239 | 16624 | DARWIN NATIONAL ASSURANCE COMPANY | 0.19% | 316,078 | 320,614 | 10,864 | 0 | -44,817 | -13.98% |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.13% | 220,288 | 238,114 | -184,907 | 575,000 | 55,133 | 23.15% |
| 1129 | 21970 | ONEBEACON INSURANCE COMPANY | 0.11% | 185,231 | 179,588 | 804 | 27 | 127,378 | 70.93% |
| 0508 | 10801 | FORTRESS INSURANCE COMPANY | 0.09% | 148,724 | 176,229 | 16,965 | 0 | 171,320 | 97.21% |
| 0000 | 13073 | KEYSTONE MUTUAL INSURANCE COMPANY | 0.08% | 132,985 | 89,512 | 0 | 0 | 0 | 0.00% |
| 0361 | 19720 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | 0.06% | 100,460 | 99,330 | 155,885 | 0 | 527,892 | 531.45% |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 0.05% | 86,882 | 87,413 | 3,629 | 0 | -5,128 | -5.87% |
| 0176 | 25143 | STATE FARM FIRE AND CASUALTY COMPANY | 0.05% | 80,111 | 78,660 | 0 | 0 | 314 | 0.40% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.04% | 59,368 | 59,722 | 38,828 | 0 | -286,326 | -479.43% |
| 3504 | 10222 | PACO ASSURANCE COMPANY INC | 0.03% | 54,745 | 58,018 | 16,533 | 54,000 | 61,722 | 106.38% |
| 2358 | 32921 | ISMIE MUTUAL INSURANCE COMPANY | 0.01% | 21,509 | 103,266 | -196,896 | 0 | -1,431,499 | -1386.22% |
| 0761 | 21857 | AMERICAN INSURANCE COMPANY THE | 0.01% | 20,669 | 68,301 | 13,741 | 0 | -7,565 | -11.08% |
| 1313 | 18813 | DENTISTS BENEFITS INSURANCE COMPANY | 0.01% | 13,888 | 10,841 | 0 | 0 | 0 | 0.00% |
| 0140 | 11991 | NATIONAL CASUALTY COMPANY | 0.01% | 9,681 | 9,302 | 1,227 | 0 | 1,322 | 14.21% |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INSURANCE COMPANY | 0.00% | 0 | 0 | -7 | 0 | -12 | N/A |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.00% | 0 | 0 | -6,324 | 0 | -4,989 | N/A |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | 0 | -11,482 | 0 | 681 | N/A |
| 3548 | 19070 | STANDARD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -516 | 0 | 31 | N/A |
| 0140 | 19100 | AMCO INSURANCE COMPANY | 0.00% | 0 | 0 | -9,434 | 0 | 1,563 | N/A |
| 0012 | 19429 | INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA | 0.00% | 0 | 0 | 0 | 0 | 1 | N/A |
| 0111 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.00% | 0 | 0 | -122 | 0 | -162 | N/A |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------------------------------|-----------|--|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0111 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.00% | 0 | 0 | -175 | 0 | -169 | N/A |
| 0218 | 20478 | NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 0.00% | 0 | 0 | 0 | 0 | 5,026 | N/A |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | 3,427 | -83,551 | 0 | -872,733 | -25466.38% |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | -3,227 | 0 | -15,597 | N/A |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | 0 | 3 | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -1 | 0 | 52 | N/A |
| 0626 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 4 | 0 | -8 | N/A |
| 0212 | 21687 | MID CENTURY INSURANCE COMPANY | 0.00% | 0 | 0 | 97,358 | 95,000 | 715,276 | N/A |
| 0212 | 21709 | TRUCK INSURANCE EXCHANGE | 0.00% | 0 | 0 | -77,695 | 0 | 51,338 | N/A |
| 0761 | 21849 | AMERICAN AUTOMOBILE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 60 | N/A |
| 0761 | 21865 | ASSOCIATED INDEMNITY CORPORATION | 0.00% | 0 | 0 | -323 | 0 | -1,028 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | 0 | 149,158 | 480,000 | -142,238 | N/A |
| 0761 | 21881 | NATIONAL SURETY CORPORATION | 0.00% | 0 | 0 | -52 | 0 | -207 | N/A |
| 0626 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.00% | 0 | 0 | -29 | 0 | -576 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | 1,644 | 0 | 85,008 | N/A |
| 0108 | 22918 | AMERICAN MOTORISTS INSURANCE COMPANY | 0.00% | 0 | 0 | -3,049 | 0 | -4,295 | N/A |
| 0108 | 22977 | LUMBERMENS MUTUAL CASUALTY COMPANY | 0.00% | 0 | 0 | 70 | 0 | 1,015 | N/A |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | -1,500 | 0 | 0 | N/A |
| 0553 | 24678 | ARROWOOD INDEMNITY COMPANY | 0.00% | 0 | 0 | 12,961 | 0 | -19,702 | N/A |
| 0111 | 24732 | GENERAL INSURANCE COMPANY OF AMERICA | 0.00% | 0 | 69 | -637 | 0 | -3,527 | -5111.59% |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | 0 | 176,195 | 2,341,500 | -2,115,283 | N/A |
| 3548 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | 41 | 0 | 52 | N/A |
| 3548 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | 0 | 17,666 | 0 | 42,160 | N/A |
| 0158 | 25496 | TIG INDEMNITY COMPANY | 0.00% | 0 | 0 | -476 | 0 | -887 | N/A |
| 0158 | 25534 | TIG INSURANCE COMPANY | 0.00% | 0 | 0 | -876,704 | -1,978,433 | -2,677,435 | N/A |
| 3548 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | 30,835 | 0 | -42,586 | N/A |
| 3548 | 25674 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | 0.00% | 0 | 0 | 43 | 0 | -42 | N/A |
| 0091 | 29459 | TWIN CITY FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -101 | 0 | 0 | N/A |
| 0181 | 29874 | NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 0.00% | 0 | 0 | -1,535,212 | 148,500 | -2,366,496 | N/A |
| 0000 | 32654 | MISSOURI PHYSICIANS ASSOCIATES | 0.00% | 0 | 0 | -59,000 | 0 | -59,000 | N/A |
| 0181 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.00% | 0 | 0 | 354,219 | 0 | 1,572,456 | N/A |
| 0038 | 35181 | EXECUTIVE RISK INDEMNITY INC | 0.00% | 0 | 0 | 536,787 | 0 | -93,017 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | -9,415 | 0 | -147,629 | N/A |
| 0831 | 39152 | AMERICAN HEALTHCARE INDEMNITY COMPANY | 0.00% | 0 | 0 | -53 | 0 | -79 | N/A |
| 0181 | 39845 | WESTPORT INSURANCE CORPORATION | 0.00% | 0 | 0 | 9,153 | 0 | 67,838 | N/A |
| 3548 | 42811 | GULF UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | 479 | 0 | 200 | N/A |
| TOTAL MEDICAL MALPRACTICE BUSINESS | | | 100.00% | 164,271,452 | 167,197,843 | 30,723,880 | 52,799,664 | 26,633,906 | 15.93% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Premium | Written Premium | Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|--------------------------------------|-----------|--|--------------|----------------|-----------------|----------------|-------------------------|--------------------|------------------------|------------|
| 0000 | 11582 | MISSOURI PROFESSIONALS MUTUAL | 34.31% | 41,440,608 | | 41,932,862 | 8,871,922 | 13,578,813 | 12,727,246 | 30.35% |
| 2698 | 33391 | MEDICAL ASSURANCE COMPANY INC THE | 12.19% | 14,728,754 | | 16,226,612 | -3,295,364 | 2,296,787 | -2,908,704 | -17.93% |
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 9.68% | 11,696,188 | | 12,443,857 | 1,854,411 | 3,205,241 | 1,924,741 | 15.47% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 7.72% | 9,325,266 | | 8,729,753 | 1,376,297 | 1,762,500 | 6,922,222 | 79.29% |
| 0000 | 11704 | PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION | 6.33% | 7,650,968 | | 8,507,578 | 3,005,161 | 3,131,670 | 3,720,466 | 43.73% |
| 1272 | 33367 | INTERMED INSURANCE COMPANY | 4.93% | 5,958,899 | | 5,960,978 | 6,784,345 | 860,595 | -3,469,254 | -58.20% |
| 0000 | 11964 | MISSOURI DOCTORS MUTUAL INSURANCE COMPANY | 4.31% | 5,209,548 | | 4,904,803 | 794,585 | 1,795,000 | 1,316,244 | 26.84% |
| 0831 | 34495 | DOCTORS COMPANY AN INTERINS EXCHANGE | 3.60% | 4,345,242 | | 4,584,740 | 560,658 | 3,581,949 | -5,166,935 | -112.70% |
| 0000 | 44083 | PREFERRED PHYSICIANS MEDICAL RRG INC | 2.47% | 2,978,734 | | 3,003,457 | -73,531 | 751,000 | -2,273,019 | -75.68% |
| 0000 | 12513 | PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA | 2.36% | 2,844,400 | | 3,691,951 | 1,739,325 | 2,369,554 | 6,594,554 | 178.62% |
| 0000 | 12361 | GALEN INSURANCE COMPANY | 2.33% | 2,809,676 | | 2,749,061 | 387,689 | 0 | 730,256 | 26.56% |
| 0000 | 34703 | KANSAS MEDICAL MUTUAL INSURANCE COMPANY | 1.94% | 2,343,624 | | 2,343,624 | 234,952 | 1,184,450 | 1,085,260 | 46.31% |
| 0000 | 36234 | PREFERRED PROFESSIONAL INSURANCE COMPANY | 1.62% | 1,952,686 | | 1,869,882 | 437,988 | 69,119 | 909,844 | 48.66% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 1.42% | 1,713,502 | | 1,954,533 | 478,959 | 518,050 | 855,590 | 43.77% |
| 3504 | 14460 | PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY | 1.27% | 1,534,135 | | 1,515,819 | 378,760 | 2,205,000 | 1,846,479 | 121.81% |
| 0000 | 13194 | PHYSICIANS INSURANCE MUTUAL | 0.96% | 1,158,227 | | 386,076 | 0 | 0 | 0 | 0.00% |
| 0000 | 12754 | MEDICUS INSURANCE COMPANY | 0.83% | 1,000,948 | | 481,111 | 49,120 | 0 | 23,277 | 4.84% |
| 2638 | 11127 | PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 0.73% | 885,124 | | 897,453 | 425,970 | 675,000 | 567,915 | 63.28% |
| 3239 | 16624 | DARWIN NATIONAL ASSURANCE COMPANY | 0.26% | 316,078 | | 320,614 | 10,864 | 0 | -44,817 | -13.98% |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.18% | 220,288 | | 54,570 | -186,400 | -253,329 | -253,329 | -464.23% |
| 1129 | 21970 | ONEBEACON INSURANCE COMPANY | 0.15% | 185,231 | | 179,588 | 804 | 27 | 127,378 | 70.93% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.13% | 157,037 | | 235,784 | 0 | 245,194 | -1,906,312 | -808.50% |
| 0000 | 13073 | KEYSTONE MUTUAL INSURANCE COMPANY | 0.11% | 132,985 | | 89,512 | 0 | 0 | 0 | 0.00% |
| 0361 | 19720 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | 0.08% | 100,460 | | 99,330 | 155,885 | 0 | 527,892 | 531.45% |
| 3504 | 10222 | PACO ASSURANCE COMPANY INC | 0.05% | 54,745 | | 58,018 | 16,533 | 54,000 | 61,722 | 106.38% |
| 2358 | 32921 | ISMIE MUTUAL INSURANCE COMPANY | 0.02% | 21,509 | | 103,266 | -196,896 | 0 | -1,431,499 | -1386.22% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 0.01% | 12,798 | | 10,586 | 0 | 0 | 0 | 0.00% |
| 2638 | 15865 | NCMIC INSURANCE COMPANY | 0.00% | 0 | | 0 | -33,775 | 200,000 | 63,062 | N/A |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | | 0 | 0 | 0 | 9 | N/A |
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 0.00% | 0 | | 28,055 | 0 | 0 | -994,251 | -3543.94% |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | | 3,427 | -83,551 | 0 | -308,408 | -8999.36% |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | | 0 | 0 | 0 | 1 | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE COMPANY | 0.00% | 0 | | 0 | -1 | 0 | 21 | N/A |
| 0212 | 21687 | MID CENTURY INSURANCE COMPANY | 0.00% | 0 | | 0 | 97,358 | 95,000 | 715,276 | N/A |
| 0212 | 21709 | TRUCK INSURANCE EXCHANGE | 0.00% | 0 | | 0 | -76,949 | 0 | 52,163 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | | 0 | 35,958 | 0 | -142,159 | N/A |
| 0626 | 22713 | INSURANCE COMPANY OF NORTH AMERICA | 0.00% | 0 | | 0 | -29 | 0 | -576 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | | 0 | 1,692 | 0 | 87,430 | N/A |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 0.00% | 0 | | 0 | 1,156,576 | 1,950,000 | -1,168,635 | N/A |
| 0553 | 24678 | ARROWOOD INDEMNITY COMPANY | 0.00% | 0 | | 0 | 12,961 | 0 | -19,702 | N/A |
| 0111 | 24732 | GENERAL INSURANCE COMPANY OF AMERICA | 0.00% | 0 | | 30 | -384 | 0 | -1,177 | -3923.33% |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | | 0 | 115,708 | 2,326,500 | -1,722,110 | N/A |
| 0158 | 25534 | TIG INSURANCE COMPANY | 0.00% | 0 | | 0 | -859,170 | -1,978,433 | -2,627,294 | N/A |
| 0181 | 29874 | NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 0.00% | 0 | | 0 | -1,535,212 | 148,500 | -2,366,496 | N/A |
| 0000 | 32654 | MISSOURI PHYSICIANS ASSOCIATES | 0.00% | 0 | | 0 | -59,000 | 0 | -59,000 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | | 0 | 0 | 0 | 7,066 | N/A |
| 0000 | 35904 | HEALTH CARE INDEMNITY INC | 0.00% | 0 | | 0 | 126,128 | 0 | 100,000 | N/A |
| 0831 | 39152 | AMERICAN HEALTHCARE INDEMNITY COMPANY | 0.00% | 0 | | 0 | -53 | 0 | -79 | N/A |
| TOTAL PHYSICIANS & SURGEONS BUSINESS | | | 100.00% | 120,777,660 | | 123,366,930 | 22,710,294 | 41,025,516 | 14,102,358 | 11.43% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Hospitals

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-------------------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0861 | 27642 | MISSOURI HOSPITAL PLAN | 93.93% | 27,694,921 | 27,807,037 | 2,028,491 | 5,389,442 | 12,407,608 | 44.62% |
| 0000 | 35904 | HEALTH CARE INDEMNITY INC | 4.54% | 1,339,265 | 1,183,029 | 1,969,428 | 2,765,000 | -1,761,451 | -148.89% |
| 2698 | 33391 | MEDICAL ASSURANCE COMPANY INC THE | 1.42% | 419,416 | 409,257 | -80,591 | 0 | -68,317 | -16.69% |
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 0.05% | 14,809 | 0 | 0 | 0 | -1,079,939 | N/A |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 0.05% | 14,571 | 13,051 | 4,073 | 0 | 35,228 | 269.93% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 0.01% | 2,177 | 2,177 | -102,061 | 0 | -25,447 | -1168.90% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 0.00% | 0 | 0 | -35,617 | 0 | -156,267 | N/A |
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 0.00% | 0 | 0 | 57,000 | 0 | 60,000 | N/A |
| 0212 | 16535 | ZURICH AMERICAN INSURANCE COMPANY | 0.00% | 0 | 183,544 | 1,493 | 575,000 | 308,462 | 168.06% |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.00% | 0 | 0 | -2,865 | 0 | -2,260 | N/A |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | 0 | 0 | 0 | 672 | N/A |
| 3548 | 19070 | STANDARD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 31 | N/A |
| 0111 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.00% | 0 | 0 | -18 | 0 | -5 | N/A |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.00% | 0 | 0 | 0 | 36,000 | -1,756,978 | N/A |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | -528,944 | N/A |
| 0158 | 21105 | NORTH RIVER INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | 0 | 2 | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 27 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | 0 | -127 | 0 | 32 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | -52 | 0 | -2,690 | N/A |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | 0 | -53,072 | 15,000 | -437,672 | N/A |
| 0158 | 25534 | TIG INSURANCE COMPANY | 0.00% | 0 | 0 | -35,068 | 0 | -118,784 | N/A |
| 3548 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | 0 | 0 | -100 | N/A |
| 3548 | 25674 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | 0.00% | 0 | 0 | 0 | 0 | -38 | N/A |
| 0181 | 34916 | FIRST SPECIALTY INSURANCE CORPORATION | 0.00% | 0 | 0 | 354,219 | 0 | 1,572,456 | N/A |
| 0038 | 35181 | EXECUTIVE RISK INDEMNITY INC | 0.00% | 0 | 0 | 0 | 0 | -143,667 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | 0 | 0 | -104,696 | N/A |
| TOTAL HOSPITAL BUSINESS | | | 100.00% | 29,485,159 | 29,598,095 | 4,105,233 | 8,780,442 | 8,197,263 | 27.70% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|-------------------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0031 | 11843 | MEDICAL PROTECTIVE COMPANY | 48.62% | 2,673,741 | 2,668,833 | 1,148,836 | 403,030 | 227,530 | 8.53% |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 16.62% | 913,992 | 927,900 | 47,731 | 507,000 | 297,155 | 32.02% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 9.23% | 507,558 | 553,469 | 141,873 | 13,693 | 198,571 | 35.88% |
| 2698 | 33391 | MEDICAL ASSURANCE COMPANY INC THE | 7.57% | 416,342 | 437,837 | -21,046 | 0 | 56,654 | 12.94% |
| 1272 | 33367 | INTERMED INSURANCE COMPANY | 6.99% | 384,662 | 384,796 | 437,947 | 15,000 | 2,759,984 | 717.26% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 2.91% | 160,221 | 0 | 0 | 0 | 0 | N/A |
| 0508 | 10801 | FORTRESS INSURANCE COMPANY | 2.70% | 148,724 | 176,229 | 16,965 | 0 | 171,320 | 97.21% |
| 0244 | 10677 | CINNATI INSURANCE COMPANY THE | 1.77% | 97,218 | 91,117 | 54,593 | 7,500 | -14,940 | -16.40% |
| 0012 | 19380 | AMERICAN HOME ASSURANCE COMPANY | 1.58% | 86,882 | 87,413 | 3,629 | 0 | -5,128 | -5.87% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.93% | 50,975 | 55,208 | 33,339 | 0 | -69,697 | -126.24% |
| 2638 | 11127 | PROFESSIONAL SOLUTIONS INSURANCE COMPANY | 0.77% | 42,303 | 32,987 | 6,538 | 0 | 15,256 | 46.25% |
| 1313 | 18813 | DENTISTS BENEFITS INSURANCE COMPANY | 0.25% | 13,888 | 10,841 | 0 | 0 | 0 | 0.00% |
| 0176 | 25143 | STATE FARM FIRE AND CASUALTY COMPANY | 0.05% | 2,901 | 2,524 | 0 | 0 | 314 | 12.44% |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | 0 | -1,165 | 0 | 1,702 | N/A |
| TOTAL DENTISTS BUSINESS | | | 100.00% | 5,499,407 | 5,429,154 | 1,869,240 | 946,223 | 3,638,721 | 67.02% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|---------------|--------------|---|-----------------|------------------------------|-----------------------------|-------------------------------|--------------------------|------------------------------|---------------|
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 85.53% | 1,701,927 | 0 | 0 | 0 | 0 | N/A |
| 2698 | 33391 | MEDICAL ASSURANCE COMPANY INC THE | 10.46% | 208,071 | 235,296 | -11,508 | 418 | 30,980 | 13.17% |
| 0176 | 25143 | STATE FARM FIRE AND CASUALTY COMPANY | 3.88% | 77,210 | 76,136 | 0 | 0 | 0 | 0.00% |
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 0.13% | 2,586 | 16,491 | 0 | 0 | -62,553 | -379.32% |
| | | TOTAL NURSES BUSINESS | 100.00% | 1,989,794 | 327,923 | (11,508) | 418 | (31,573) | -9.63% |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|------------|-----------|---|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0244 | 10677 | CINCINNATI INSURANCE COMPANY THE | 25.16% | 1,640,444 | 1,659,140 | 16,806 | -51,749 | -551,824 | -33.64% |
| 0218 | 20427 | AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA | 21.20% | 1,382,295 | 3,146,863 | 65,002 | 1,441,427 | 556,879 | 40.29% |
| 2638 | 15865 | NCMC INSURANCE COMPANY | 20.95% | 1,365,622 | 1,354,781 | 180,757 | 74,000 | 749,458 | 54.88% |
| 0626 | 22667 | ACE AMERICAN INSURANCE COMPANY | 10.40% | 677,875 | 728,162 | 1,021,206 | 16,000 | 254,620 | 37.56% |
| 0775 | 13714 | PHARMACISTS MUTUAL INSURANCE COMPANY | 6.46% | 421,244 | 415,317 | -970 | 820 | 19,327 | 4.59% |
| 0861 | 10686 | MEDICAL LIABILITY ALLIANCE | 6.05% | 394,462 | 399,386 | 0 | 75,000 | 214,480 | 54.37% |
| 0000 | 18767 | CHURCH MUTUAL INSURANCE COMPANY | 5.38% | 350,835 | 326,172 | -59,151 | 0 | -31,679 | -9.03% |
| 0012 | 19445 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA | 2.38% | 155,457 | 124,209 | 43,453 | 0 | 102,045 | 65.64% |
| 0218 | 20443 | CONTINENTAL CASUALTY COMPANY | 0.72% | 46,760 | 215,609 | -33,287 | 11,567 | -36,174 | -77.36% |
| 0000 | 12361 | GALEN INSURANCE COMPANY | 0.70% | 45,695 | 23,946 | 0 | 0 | 0 | 0.00% |
| 0761 | 21857 | AMERICAN INSURANCE COMPANY THE | 0.32% | 20,669 | 68,301 | 13,741 | 0 | -7,565 | -36.60% |
| 0140 | 11991 | NATIONAL CASUALTY COMPANY | 0.15% | 9,681 | 9,302 | 1,227 | 0 | 1,322 | 13.66% |
| 0012 | 23809 | GRANITE STATE INSURANCE COMPANY | 0.13% | 8,393 | 4,514 | 5,489 | 0 | -216,629 | -2581.07% |
| 0748 | 16551 | SAVERS PROPERTY & CASUALTY INSURANCE COMPANY | 0.00% | 0 | 0 | -7 | 0 | -12 | N/A |
| 0626 | 18279 | BANKERS STANDARD INSURANCE COMPANY | 0.00% | 0 | 0 | -3,459 | 0 | -2,729 | N/A |
| 3548 | 19038 | TRAVELERS CASUALTY AND SURETY COMPANY | 0.00% | 0 | 0 | -11,482 | 0 | 0 | N/A |
| 3548 | 19070 | STANDARD FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -516 | 0 | 0 | N/A |
| 0140 | 19100 | AMCO INSURANCE COMPANY | 0.00% | 0 | 0 | -9,434 | 0 | 1,563 | N/A |
| 0012 | 19429 | INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA | 0.00% | 0 | 0 | 0 | 0 | 1 | N/A |
| 0111 | 19690 | AMERICAN ECONOMY INSURANCE COMPANY | 0.00% | 0 | 0 | -122 | 0 | -162 | N/A |
| 0111 | 19704 | AMERICAN STATES INSURANCE COMPANY | 0.00% | 0 | 0 | -157 | 0 | -164 | N/A |
| 0218 | 20478 | NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 0.00% | 0 | 0 | 0 | 0 | 5,026 | N/A |
| 0218 | 20494 | TRANSPORTATION INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | -35,381 | N/A |
| 0626 | 20702 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | -3,227 | 0 | -15,597 | N/A |
| 0158 | 21113 | UNITED STATES FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 4 | N/A |
| 0626 | 21121 | WESTCHESTER FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | 4 | 0 | -8 | N/A |
| 0212 | 21709 | TRUCK INSURANCE EXCHANGE | 0.00% | 0 | 0 | -746 | 0 | -825 | N/A |
| 0761 | 21849 | AMERICAN AUTOMOBILE INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | 60 | N/A |
| 0761 | 21865 | ASSOCIATED INDEMNITY CORPORATION | 0.00% | 0 | 0 | -323 | 0 | -1,028 | N/A |
| 0761 | 21873 | FIREMANS FUND INSURANCE COMPANY | 0.00% | 0 | 0 | 114,492 | 480,000 | -1,813 | N/A |
| 0761 | 21881 | NATIONAL SURETY CORPORATION | 0.00% | 0 | 0 | -52 | 0 | -207 | N/A |
| 0626 | 22748 | PACIFIC EMPLOYERS INSURANCE COMPANY | 0.00% | 0 | 0 | 4 | 0 | 268 | N/A |
| 0761 | 22810 | CHICAGO INSURANCE COMPANY | 0.00% | 0 | 0 | 0 | 0 | -451,155 | N/A |
| 0108 | 22918 | AMERICAN MOTORISTS INSURANCE COMPANY | 0.00% | 0 | 0 | -3,049 | 0 | -4,295 | N/A |
| 0108 | 22977 | LUMBERMENS MUTUAL CASUALTY COMPANY | 0.00% | 0 | 0 | 70 | 0 | 1,015 | N/A |
| 0012 | 23817 | ILLINOIS NATIONAL INSURANCE COMPANY | 0.00% | 0 | 0 | -1,500 | 0 | 0 | N/A |
| 0111 | 24732 | GENERAL INSURANCE COMPANY OF AMERICA | 0.00% | 0 | 39 | -253 | 0 | -2,350 | N/A |
| 3548 | 24767 | ST PAUL FIRE & MARINE INSURANCE COMPANY | 0.00% | 0 | 0 | 113,559 | 0 | 44,499 | N/A |
| 3548 | 24775 | ST PAUL GUARDIAN INSURANCE COMPANY | 0.00% | 0 | 0 | 41 | 0 | 52 | N/A |
| 3548 | 24791 | ST PAUL MERCURY INSURANCE COMPANY | 0.00% | 0 | 0 | 17,666 | 0 | 42,160 | N/A |
| 0158 | 25496 | TIG INDEMNITY COMPANY | 0.00% | 0 | 0 | -476 | 0 | -887 | N/A |
| 0158 | 25534 | TIG INSURANCE COMPANY | 0.00% | 0 | 0 | 17,534 | 0 | 68,643 | N/A |
| 3548 | 25658 | TRAVELERS INDEMNITY COMPANY | 0.00% | 0 | 0 | 30,835 | 0 | -42,486 | N/A |
| 3548 | 25674 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | 0.00% | 0 | 0 | 43 | 0 | -4 | N/A |
| 0091 | 29459 | TWIN CITY FIRE INSURANCE COMPANY | 0.00% | 0 | 0 | -101 | 0 | 0 | N/A |
| 0038 | 35181 | EXECUTIVE RISK INDEMNITY INC | 0.00% | 0 | 0 | 536,787 | 0 | 50,650 | N/A |
| 0218 | 35289 | CONTINENTAL INSURANCE COMPANY THE | 0.00% | 0 | 0 | -9,415 | 0 | -49,999 | N/A |

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Other

| NAIC Group | NAIC Code | Company Name | Market Share | Direct Written Premium | Direct Earned Premium | Loss Adjustment Expense | Direct Paid Losses | Direct Incurred Losses | Loss Ratio |
|----------------------|-----------|-------------------------------------|--------------|------------------------|-----------------------|-------------------------|--------------------|------------------------|------------|
| 0181 | 39845 | WESTPORT INSURANCE CORPORATION | 0.00% | 0 | 0 | 9,153 | 0 | 67,838 | N/A |
| 3548 | 42811 | GULF UNDERWRITERS INSURANCE COMPANY | 0.00% | 0 | 0 | 479 | 0 | 200 | N/A |
| TOTAL OTHER BUSINESS | | | 100.00% | 6,519,432 | 8,475,741 | 2,050,621 | 2,047,065 | 727,137 | 11.15% |

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
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insurance company or agent:

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800-726-7390



DIFP

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